Nanette Arneson

From: Mary Lodigiani <Mary_Lodigiani@ajg.com>
Sent: Thursday, September 17, 2026 3:45 PM
To: Nanette Arneson
Subject: FW: Guardian Open Enrollment - MSU 00086569
Attachments: EOI Form.pdf

Categories: Technology Renewal

Hi Nanette,

I wanted to be sure you had this EOI form. I'm not sure if you need it or if that's something Guardian manages all on their own.

Thanks,
Mary

Mary Lodigiani
Senior Client Manager

Gallagher

Insurance | Risk Management | Consulting

Gallagher 8 Cadillac Drive, Suite 200. Brentwood, TN 37027
M: 615.324.1164
mary_lodigiani@ajg.com | AJG.com

From: James Courie <James_Courie@glic.com>
Sent: Tuesday, September 15, 2026 8:58 AM
To: Mary Lodigiani <Mary_Lodigiani@ajg.com>
Cc: Ryan McCullar <Ryan_McCullar@ajg.com>; Madison Curran <Madison_Curran@ajg.com>
Subject: RE: Guardian Open Enrollment - MSU 00086569

Hey Mary,

Please see the EOI form attached! This can also be completed by employees online by going to the following link: https://www.guardiananytime.com/grpeoiua/eoi/findyourgroup

Please also see the open enrollment rules below for different lines of coverage:

Vol Life – I'm double checking some info on the Vol Life OE rules, and will follow up shortly.

STD – This coverage includes Annual Enrollment, so EOI is not required during the OE period.

LTD – If an employee waived this coverage when it was initially offered, it will now require EOI.

CI/HI – These coverages includes Annual Enrollment, so EOI is not required during the OE period.

Thanks,
James

 For faster service, please include the group's plan number in the subject line of your emails.

James Courie
Client Manager
M: 803-760-4524
Charlotte, NC 28210
James_courie@glic.com
Guardianlife.com

Guardian

From: Mary Lodigiani <Mary_Lodigiani@ajg.com>
Sent: Monday, September 14, 2026 12:36 PM
To: James Courie <James_Courie@glic.com>
Cc: Ryan McCullar <Ryan_McCullar@ajg.com>; Madison Curran <Madison_Curran@ajg.com>
Subject: FW: Guardian Open Enrollment

[EXTERNAL]

HI James,

Can you please confirm which forms you need competed for EOI for MSU?

Thanks,
Mary

Mary Lodigiani
Senior Client Manager

Gallagher

Insurance | Risk Management | Consulting

Gallagher 8 Cadillac Drive, Suite 200. Brentwood, TN 37027
M: 615.324.1164
mary_lodigiani@ajg.com | AJG.com

From: Melissa Ann Pennington <m.pennington@moreheadstate.edu>
Sent: Monday, September 14, 2026 11:03 AM
To: Mary Lodigiani <Mary_Lodigiani@ajg.com>; Ryan McCullar <Ryan_McCullar@ajg.com>
Cc: Caroline L. Atkins <c.atkins@moreheadstate.edu>; Tess Combs <clcombs4@moreheadstate.edu>
Subject: Guardian Open Enrollment

Good morning,

For our first year with Guardian, employees didn't need to answer health questions during OE. Now that we are in our second year with them, how will OE look different? Will everyone need to do an EOI for any coverage?

Melissa A. Pennington
Assistant Director, Human Resources
Morehead State University
301 Howell McDowell
Morehead, KY 40351
Office: 606-783-2097

MOREHEAD STATE UNIVERSITY

---------- This message, and any attachments to it, may contain information that is privileged, confidential, and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient, you are notified that any use, dissemination, distribution, copying, or communication of this message is strictly prohibited. If you have received this message in error, please notify the sender immediately by return e-mail and delete the message and any attachments. Thank you.