

PROTECT YOUR PAYCHECK IF YOU ARE UNABLE TO WORK

Your Income Is One of Your Most Valuable Assets

No one plans on becoming disabled, but a serious illness or injury can strike anyone at any time, and at any age, taking away your ability to earn a paycheck. Nearly 25% of Americans will experience a disabling illness or injury and will be disabled for a period of time before they retire.¹ Disabilities can result not just from accidents, but illnesses such as a heart attack, cancer and stroke. How long can you live on your savings if you became disabled?

THE VALUE OF DISABILITY INSURANCE FOR YOU AND YOUR FAMILY

Disability Insurance can be an integral part of your workplace benefits plan — it provides a steady stream of income to ease the financial stress of a disability, illness or injury while you are out of work and not receiving a paycheck.

For just a few dollars a month, you can help to provide financial security for yourself and those who depend on you. And enrolling for disability insurance at the workplace is simple and cost effective — with convenient payroll deductions.

INCOME PROTECTION WHEN YOU NEED IT MOST

Did you realize that if you became disabled and could not work, disability insurance provides you with an income until you are able to return to work. Depending on your plan, it can cover things like:

- Starting a family and having a new baby
- Having back pain, depression or other mental disorders
- Major accidents or life-changing diagnoses, such as diabetes or cancer

IF YOU BECOME DISABLED, YOU CAN COUNT ON US

Guardian's® Disability insurance not only provides you with income protection while you are unable to work, but we also have a team of experts that will provide you with guidance and support while you are disabled. We are committed to getting you back on your feet and giving you the attention, vocational rehabilitation and outplacement services you need to give you the best chance of resuming employment.

DISABILITY INSURANCE WITH GUARDIAN IS EASY

- Affordable group rates
- Extensive resources and support to help you get back to work and live a productive life
- Timely and efficient claims review and payment



YOU MIGHT UNDERESTIMATE YOUR RISK OF A DISABLING ILLNESS OR INJURY

More than 50% of disabled Americans are in their working years, from 18—64¹

A typical female has a 24% chance of becoming disabled for 3 months or longer during her working career¹

How long can you go without a paycheck?

Guardian offers three different options **for when benefits begin**, which allows you to choose a plan that fits your budget and aligns best with your accrued paid time off & sick leave.

	Accident	Sickness
PREMIER PLAN 1	Day 1	Day 8
VALUE PLAN 3	Day 30	Day 30

LEARN MORE ABOUT DISABILITY INSURANCE AT WWW.GUARDIANANYTIME.COM



The Guardian Life Insurance Company of America® (Guardian)
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1. Council for Disability Awareness, 2015 http://www.disabilitycanhappen.org/chances_disability/. Guardian's Disability Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Short Term Disability Policy Form #GP-I-STD-15. Long Term Disability Policy Form #GP-I-LTD-15. GP-I-STD-15-NM. GP-I-LTD-15-NM. GP-I-STD-15-OR. GP-I-LTD-15-OR.

GUARDIAN SHORT TERM DISABILITY INSURANCE

Short Term Disability Benefits		Employee Coverage*	
Plan (Employee Choice)	PREMIER PLAN 1		VALUE PLAN 3
Benefit Amount	66.67% of gross income up to \$6,500 per month		
Benefits Begin (Accident/Sickness)	1 st day/8 th day		30 th day/30 th day
Duration of Benefits	26 weeks		22 weeks
Definition of Disability	Own Job		
Pre-existing Condition	12 month look back/12 month limiting period, 2 week limited benefit for pre-existing conditions; Continuity of coverage waives the pre-existing condition clause if employee has had Short Term Disability coverage through current employer for 12 months. If the Short Term Disability is paid for by the group, then the pre-existing condition limitation does not apply.		
Waiver of Premium	Not included		
Teleguard	Included – allows employee to begin the claims process with one phone call		
Coverage Type	Non-occupational – does not cover on-the-job accidents or illnesses		
Minimum Hours Worked	20 hours per week		

Sample Monthly Rates*				
Annual Income	Monthly Benefit	PREMIER PLAN 1 1/8		VALUE PLAN 3 30/30
\$18,000	\$1,000	\$27.00		\$12.00
\$27,000	\$1,500	\$40.50		\$18.00
\$36,000	\$2,000	\$54.00		\$24.00
\$45,000	\$2,500	\$67.50		\$30.00
\$54,000	\$3,000	\$81.00		\$36.00
\$63,000	\$3,500	\$94.50		\$42.00
\$72,000	\$4,000	\$108.00		\$48.00
\$81,000	\$4,500	\$121.50		\$54.00
\$90,000	\$5,000	\$135.00		\$60.00
\$99,000	\$5,500	\$148.50		\$66.00
\$108,000	\$6,000	\$162.00		\$72.00
\$117,000+	\$6,500	\$175.50		\$78.00

Monthly rates and benefits shown are approximate

*The services, exclusions, and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. Coverage terms may vary by state and employer-sponsored plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium deducted from your paycheck, the latter prevails.

SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS • We do not pay benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces) committing a felony or taking part in any riot or other civil disorder; intentionally injuring themselves or attempting suicide while sane or insane; or for the voluntary use of any poison, chemical, prescription or non-prescription drug or controlled substance unless it has been prescribed by a doctor and is used as prescribed. • We do not pay benefits during any period in which a covered person is confined to a correctional facility; an employee is not under the care of a doctor; an employee is receiving treatment outside of the U.S. or Canada; the employee's loss of earnings is not solely due to disability. • During the exclusion/limitation period, this disability plan does not pay charges relating to a pre-existing condition. If this plan is transferred from another insurance carrier, the time an insured is covered under that plan will count toward satisfying Guardian's pre-existing condition exclusion/limitation period. Please refer to the plan details for specific time periods. A pre-existing condition includes any condition for which an employee, in a specified period of time prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs. • In order to be eligible for coverage; employees must be legally working (a) in the United States or (b) outside the United States, for a U.S. based employer in a country or region approved by Guardian. Subject to state specific variations. • This policy provides disability income insurance only. It does not provide "basic hospital," "basic medical," or "major medical" insurance as defined by the New York State Insurance Department. • This proposal is subject to satisfactory financial evaluation. • Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage. Insurance Department. • This proposal is subject to satisfactory financial evaluation. • Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage. GP-1-STD-15; GP-1-STD-15-NM; GP-1-STD-15-OR.