

## 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 become disabled before they retire<sup>1</sup>, so this *could* happen to you. And disabilities can result not just from accidents, but illnesses such as 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 should be an integral part of your financial safety net — it provides a steady stream of income to ease the financial stress of a covered illness or injury when you are no longer 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.

### Disability coverage with Guardian

For over 50 years, Guardian Disability Insurance has helped protect the income, lifestyle, and financial future for millions of Americans, and Guardian is the #1 insurance carrier for disability cases.<sup>2</sup>

### 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 be underestimating your risk of a disabling illness or injury

- More than 50% of disabled Americans are in their working years, from 18-64<sup>1</sup>
- A typical female has a 24% chance of becoming disabled for 3 months or longer during her working career<sup>1</sup>
- A typical male has a 21% chance of becoming disabled for 3 months or longer during his working career<sup>1</sup>
- 95% of disabilities are not covered by Workman's Compensation plans<sup>1</sup>

### Am I eligible?

You are eligible if you are an active full-time employee who works at least 20 hours per week on a regularly scheduled basis. You must be actively at work with your employer on the day your coverage takes effect.

### Enrollment

**When:**

**May 1 to May 19, 2017**

**Where:**

**Enroll Online at**

**[www.GuardianAnytime.com](http://www.GuardianAnytime.com)**



<sup>1</sup> Council for Disability Awareness, 2015 [http://www.disabilitycanhappen.org/chances\\_disability/](http://www.disabilitycanhappen.org/chances_disability/). <sup>2</sup> LIMRA 2015 Group Disability Sales and Inforce Survey (excludes reserve buyouts). 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-1-STD07-1.0, et al.

# Guardian Short Term Disability Insurance

Plan Design Provisions	Employee Coverage*
Weekly Benefit	60% to \$1,000
Maximum Payment Period	9 Weeks
Benefits Begin	30 <sup>th</sup> Day, Accident or Illness
Pre-Existing Limitation	None
Rehabilitation Benefit	Voluntary, 110% Enhanced Benefit
Accommodation Expense Child Care Expense	Included
Integration Method	Direct Offset, Full Family
Salary Continuation, Vacation and/or Sick Pay	No Offset Against STD Benefits
Minimum Weekly Benefit	Flat \$100
Earnings Definition	Standard Annual Base Earnings, Including 12 Month Average Commissions
Maternity Benefits	Included
Coverage Type	Non-Occupational
Quarantine Benefit	Included

Short Term Disability is provided by your employer at no cost to you.

\*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.*

STD 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. • 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. • Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage.



# Guardian Long Term Disability Insurance

Long Term Disability Plan Design Provisions	Employee Coverage*
Monthly Benefit	60% to \$4,000
Definition of Disability	2 Year Own Occupation; Any Occupation Thereafter
Maximum Payment Period	Social Security Normal Retirement Age
Benefits Begin	91 <sup>st</sup> Day, Accident or Illness
Pre-Existing Condition Exclusion	3 Month Lookback Period/12 Month Exclusion (Full Continuity of Coverage If Transferring From Another Carrier)
Rehabilitation Benefit	Voluntary, 110% Enhanced Benefit
Accommodation Expense Child Care Expense	Included
Integration Method	Direct Offset, Full Family Part Time Earnings Offset is Greater of Direct 50% or Proportionate Loss Formulas
Salary Continuation	Direct Offset, up to 100% of Pre-Disability Earnings
Minimum Benefit	Greater of 10% or \$100
Mental Health & Substance Abuse	24 Month Combined Limit
Earnings Definition	Standard Annual Base Earnings, Including 12 Month Average Commissions
Coverage Type	24 Hour
Survivor Benefit	3 Month, Lump Sum Payment

Long Term Disability is provided by your employer at no cost to you.

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LTD SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS • We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse. • 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; or 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. 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. Please refer to the plan details for specific time periods. • 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. • 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. • Evidence of insurability is required for all late enrollees. • This proposal is hedged 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-LTD-94-A, B, C-1; GP-1-LTD2K-1

