Guardian®

Watch our video
How short term disability insurance can supplement your income.

Disability insurance

Short term disability

Disability insurance covers a part of your income, so you can pay your bills if you're injured or sick and can't work.

Disability is more common that you might realize, and people can be unable to work for all sorts of different reasons. In fact, many disabilities are caused by illness, including common conditions like heart disease and arthritis. However, most disabilities aren't covered by workers' compensation.

Who is it for?

If you rely on your income to pay for everyday expenses, then you should probably consider disability insurance. It ensures that you'll receive a partial income if you're injured or too sick to work.

What does it cover?

Most disability insurance plans pay out a portion or percentage of your income if you're diagnosed with a serious illness or experience an injury that prevents you from doing your job.

Why should I consider it?

Accidents happen, and you can't always anticipate if or when you'll become sick or injured. That's why it's important to have a disability policy that helps you pay your bills in the event of being unable to collect your normal paycheck.



Replacing Income

Mike injures his back bicycling and can't work or earn a paycheck for a few months.

After a brief waiting period, his disability plan starts paying him a portion of his normal weekly salary. The Guardian policy also provides personal guidance and support, including vocational rehabilitation and outplacement services, to help him get back to his job and full pay 13 weeks later.

Thanks to Mike's disability benefits, he was able to cover his expenses while he was out - without dipping into his family's savings.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.

You will receive these benefits if you meet the conditions listed in the policy.

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Watch our video
How long term disability insurance can supplement your income.

Disability insurance

Long term disability

Disability insurance covers a part of your income, so you can pay your bills if you're injured or sick and can't work.

Disability is more common that you might realize, and people can be unable to work for all sorts of different reasons. In fact, many disabilities are caused by illness, including common conditions like heart disease and arthritis. However, most disabilities aren't covered by workers' compensation.

Who is it for?

If you rely on your income to pay for everyday expenses, then you should probably consider disability insurance. It ensures that you'll receive a partial income if you're injured or too sick to work.

What does it cover?

Most disability insurance plans pay out a portion or percentage of your income if you're diagnosed with a serious illness or experience an injury that prevents you from doing your job.

Why should I consider it?

Accidents happen, and you can't always anticipate if or when you'll become sick or injured. That's why it's important to have a disability policy that helps you pay your bills in the event of being unable to collect your normal paycheck.



Replacing Income

Jim suffers a heart attack that leaves him unable to work for two years.

After a waiting period, his disability plan starts paying him a portion of his normal monthly salary. The Guardian policy also provides personal guidance and support, vocational rehabilitation and other services, to help him get back to his job and full pay two years later.

Thanks to Jim's disability benefits, he was able to cover his expenses while he was out - without dipping into his family's savings.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.

You will receive these benefits if you meet the conditions listed in the policy.

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Your disability coverage

	Short-Term Disability	Long-Term Disability
Coverage amount	60% of salary to maximum $1000/week	60% of salary to maximum $6000/month
Maximum payment period: Maximum length of time you can receive disability benefits.	12 weeks	Social Security Normal Retirement Age
Accident benefits begin: The length of time you must be disabled before benefits begin.	Day 8	Day 91
Illness benefits begin: The length of time you must be disabled before benefits begin.	Day 8	Day 91
Evidence of Insurability: A health statement requiring you to answer a few medical history questions.	Health Statement may be required	Health Statement may be required
Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when applicant signs up for coverage during the initial enrollment period.	We Guarantee Issue $1000 in coverage	We Guarantee Issue $6000 in coverage
Minimum work hours/week: Minimum number of hours you must regularly work each week to be eligible for coverage.	Planholder Determines	Planholder Determines
Pre-existing conditions: A pre-existing condition includes any condition/symptom for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months look back; 12 months after full limitation.	6 months look back; 24 months after exclusion
Premium waived if disabled: Premium will not need to be paid when you are receiving benefits.	Yes	Yes
Survivor benefit: Additional benefit payable to your family if you die while disabled.	No	3 months

UNDERSTANDING YOUR BENEFITS—DISABILITY (Some information may vary by state)

- **Disability (long-term):** For first two years of disability, you will receive benefit payments while you are unable to work in your own occupation. After two years, you will continue to receive benefits if you cannot work in any occupation based on training, experience and education.
- **Earnings definition:** Your covered salary excludes bonuses and commissions.
- **Special limitations:** Provides a 24-month benefit limit for specific conditions including mental health and substance abuse. Other conditions such as chronic fatigue are also included in this limitation. Refer to contract for details.
- **Work incentive:** Plan benefit will not be reduced for a specified amount of months so that you have part-time earnings while you remain disabled, unless the combined benefit and earnings exceed 100% of your previous earnings.

Disability Cost Illustration:

To determine the most appropriate level of coverage, you should consider your current basic monthly expenses.

Short-Term Disability Plan Cost Illustration:

Policy amounts shown based on sample salary amounts only.

	< 25	*25–29*	*30–34*	*35–39*	*40–44*	*45–49*	*50–54*	*55–59*	*60+*
Your premium rate	$0.330	$0.440	$0.770	$0.640	$0.390	$0.370	$0.440	$0.500	$0.730
					Election Cost Per Age Bracket				
	< 25	*25–29*	*30–34*	*35–39*	*40–44*	*45–49*	*50–54*	*55–59*	*60+*
$20,000 Annual Salary $231 Weekly Benefit	$3.81	$5.08	$8.89	$7.39	$4.51	$4.27	$5.08	$5.78	$8.43
$30,000 Annual Salary $346 Weekly Benefit	$5.71	$7.61	$13.32	$11.07	$6.75	$6.40	$7.61	$8.65	$12.63
$40,000 Annual Salary $462 Weekly Benefit	$7.62	$10.16	$17.79	$14.78	$9.01	$8.55	$10.16	$11.55	$16.86
$50,000 Annual Salary $577 Weekly Benefit	$9.52	$12.69	$22.22	$18.46	$11.25	$10.68	$12.69	$14.43	$21.06
$60,000 Annual Salary $692 Weekly Benefit	$11.42	$15.22	$26.64	$22.14	$13.49	$12.80	$15.22	$17.30	$25.26
$70,000 Annual Salary $808 Weekly Benefit	$13.33	$17.78	$31.11	$25.86	$15.76	$14.95	$17.78	$20.20	$29.49
$80,000 Annual Salary $923 Weekly Benefit	$15.23	$20.31	$35.54	$29.54	$18.00	$17.08	$20.31	$23.08	$33.69
$90,000 Annual Salary $1,000 Weekly Benefit	$16.50	$22.00	$38.50	$32.00	$19.50	$18.50	$22.00	$25.00	$36.50

Long-Term Disability Plan Cost Illustration:

Policy amounts shown based on sample salary amounts only.

	< 25	*25–29*	*30–34*	*35–39*	*40–44*	*45–49*	*50–54*	*55–59*	*60+*
Your premium rate	$0.060	$0.070	$0.130	$0.240	$0.350	$0.520	$0.670	$0.810	$0.740
					Election Cost Per Age Bracket				
	< 25	*25–29*	*30–34*	*35–39*	*40–44*	*45–49*	*50–54*	*55–59*	*60+*
$20,000 Annual Salary $1,000 Monthly Benefit	$0.50	$0.58	$1.08	$2.00	$2.92	$4.33	$5.58	$6.75	$6.17
$30,000 Annual Salary $1,500 Monthly Benefit	$0.75	$0.88	$1.63	$3.00	$4.38	$6.50	$8.38	$10.13	$9.25
$40,000 Annual Salary $2,000 Monthly Benefit	$1.00	$1.17	$2.17	$4.00	$5.83	$8.67	$11.17	$13.50	$12.33
$50,000 Annual Salary $2,500 Monthly Benefit	$1.25	$1.46	$2.71	$5.00	$7.29	$10.83	$13.96	$16.88	$15.42

	< 25	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60+
$60,000 Annual Salary $3,000 Monthly Benefit	$1.50	$1.75	$3.25	$6.00	$8.75	$13.00	$16.75	$20.25	$18.50
$70,000 Annual Salary $3,500 Monthly Benefit	$1.75	$2.04	$3.79	$7.00	$10.21	$15.17	$19.54	$23.62	$21.58
$80,000 Annual Salary $4,000 Monthly Benefit	$2.00	$2.33	$4.33	$8.00	$11.67	$17.33	$22.33	$27.00	$24.67
$90,000 Annual Salary $4,500 Monthly Benefit	$2.25	$2.63	$4.88	$9.00	$13.13	$19.50	$25.13	$30.38	$27.75
$100,000 Annual Salary $5,000 Monthly Benefit	$2.50	$2.92	$5.42	$10.00	$14.58	$21.67	$27.92	$33.75	$30.83
$110,000 Annual Salary $5,500 Monthly Benefit	$2.75	$3.21	$5.96	$11.00	$16.04	$23.83	$30.71	$37.13	$33.92
$120,000 Annual Salary $6,000 Monthly Benefit	$3.00	$3.50	$6.50	$12.00	$17.50	$26.00	$33.50	$40.50	$37.00

A SUMMARY OF DISABILITY PLAN LIMITATIONS AND EXCLUSIONS

- Evidence of Insurability may be required on all late enrollees. This coverage will not be effective until approved by a Guardian underwriter. This proposal is hedged subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description.
- You must be working full-time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specific waiting period.
- Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding one year; or (b) in an area under travel warning by the US Department of State. Subject to state specific variations.
- For Long-Term Disability coverage, we pay no benefits for a disability caused or contributed to by a pre-existing condition unless the disability starts after you have been insured under this plan for a specified period of time. We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse.
- For Short-Term Disability coverage, benefits for a disability caused or contributed to by a pre-existing condition are limited, unless the disability starts after you have been insured under this plan for a specified period of time. We do not pay short term disability benefits for any job-related or on-the-job injury, or conditions for which Workers' Compensation benefits are payable.
- 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 or intentionally injuring themselves or attempting suicide while sane or insane. We do not pay benefits for charges relating to legal intoxication, including but not limited to the operation of a motor vehicle, and 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 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 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 US or Canada, and the employee's loss of earnings is not solely due to disability.
- This policy provides disability income insurance only. It does not provide "basic hospital", "basic medical", or "medical" insurance as defined by the New York State Insurance Department.
- 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 limitation period. State variations may apply.
- When applicable, this coverage will integrate with NJ TDB, NY DBL, CA SDI, RI TDI, Hawaii TDI and Puerto Rico DBA, DC PFML and WA PFML.

Guardian's Group Short Term Disability and Long Term Disability Insurance are 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. 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. Plan documents are the final arbiter of coverage.
Policy Form #GP-1-STD07-1.0, et al, GP-1-STD-15, #GP-1-LTD07-1.0, et al, GP-1-LTD-15