



GUARDIANSM

Benefits Guide

THIS BENEFITS GUIDE HIGHLIGHTS THE PLAN BENEFITS AND FEATURES CHOSEN BY YOUR EMPLOYER. THIS IS NOT AN INSURANCE CONTRACT OR A COMPLETE DESCRIPTION OF PLAN PROVISIONS. A COMPREHENSIVE BENEFIT DESCRIPTION IS CONTAINED IN THE GROUP POLICY AND/OR BOOKLET THAT WILL BE ISSUED TO YOUR EMPLOYER UPON APPROVAL OF COVERAGE. IF ANY CONFLICT EXISTS BETWEEN THE PLAN DOCUMENTS AND THIS BENEFITS GUIDE, THE PROVISIONS OF THE PLAN DOCUMENTS WILL PREVAIL.

W

E

L

C

O

M

E

Greetings! This Benefits Guide has been designed to introduce you to the Guardian benefits plan provided by your employer.

On the last page you will find some important contact information. We hope that this will make it easier for you to use your benefits when they become effective.

The guide summarizes the major features of the Guardian coverages for which you may be eligible:

- Voluntary Long Term Disability Insurance

Ensuring your satisfaction is our most important goal. If you need any information or assistance with your benefits, please call Guardian Member Services at the appropriate toll-free telephone number listed on the last page, or visit us online at www.guardianlife.com.

We are pleased to have this opportunity to serve you. We look forward to serving your coverage needs for many years to come.

long term disability insurance

how does this plan work?

- If you suffer from a disabling accident or illness, you may be eligible for benefit payments while disabled.
- Benefit payments will be reduced by any Social Security disability benefits that you or a family member is eligible to receive. Additionally, benefits will also be reduced by other forms of income received.
- You will receive a benefit payment on a monthly basis, while you are eligible for payments. The premium payment for this benefit will be waived after completion of the elimination period, while you are disabled and eligible for benefit payments.
- Maternity is covered as any other illness.

For Groups of 1 or 2 Employees

If you are not sure which category you fall into, please call your Group Leader.

Long Term Disability Benefit	
Benefit Percentage	D16 - D19 60% of insured earnings.
Minimum Monthly Payment	\$100.00
Maximum Monthly Benefit	\$1,000.00
When Benefit Payments Start	Benefit payments will begin after you have been unable to work for: D16 30 days for disability due to injury; or 30 days for disability due to sickness. D17 60 days for disability due to injury; or 60 days for disability due to sickness. D18 90 days for disability due to injury; or 90 days for disability due to sickness. D19 180 days for disability due to injury; or 180 days for disability due to sickness.

Maximum Payment Period	<p>For a disability starting before you reach the age of 69, the maximum payment period is as follows:</p> <p>For disability due to Injury, you will receive benefit payments for 5 years, but not beyond age 70.</p> <p>For disability due to Sickness, you will receive benefit payments for 2 years, but not beyond age 70.</p> <p>If you become disabled on or after age 69, the maximum payment period is one year.</p> <p>For the first 24 months of disability, you will receive benefit payments while unable to work in your own occupation. After 24 months, you will continue to receive benefit payments if you cannot work in any occupation based on training, experience or education.</p> <p>If you return to work part-time during disability, you will continue to receive benefits. Benefit payments may be reduced by 50% of current monthly earnings.</p>
-------------------------------	--

For Groups of 3 or More Employees

If you are not sure which category you fall into, please call your Group Leader.

Long Term Disability Benefit	
Benefit Percentage	D20 - D23 60% of insured earnings.
Minimum Monthly Payment	\$100.00
Maximum Monthly Benefit	D20 - D23 \$6,000.00
When Benefit Payments Start	<p>Benefit payments will begin after you have been unable to work for:</p> <p>D20 30 days for disability due to injury; or 30 days for disability due to sickness.</p> <p>D21 60 days for disability due to injury; or 60 days for disability due to sickness.</p> <p>D22 90 days for disability due to injury; or 90 days for disability due to sickness.</p> <p>D23 180 days for disability due to injury; or 180 days for disability due to sickness.</p>

Maximum Period	Payment	<p>For a disability starting before you reach the age of 69, the maximum payment period is as follows:</p> <p>For disability due to Injury, you will receive benefit payments to age 65 or for 5 years, whichever is greater, but not beyond age 70.</p> <p>For disability due to Sickness, you will receive benefit payments for 5 years or to age 70, whichever occurs first.</p> <p>If you become disabled on or after age 69, the maximum payment period is one year.</p> <p>For the first 24 months of disability, you will receive benefit payments while unable to work in your own occupation. After 24 months, you will continue to receive benefits if you cannot work in any occupation based on training, experience or education.</p> <p>If you return to work part-time during disability, you will continue to receive benefit payments. Benefit payments maybe reduced by 50% of current monthly earnings.</p>
-------------------	---------	--

when am I not eligible for benefit payments?

Here are some of the most common situations where benefits will not be paid. For complete details, please refer to the booklet which your plan administrator can provide.

- If you are disabled while taking part in any war, felony, riot or civil disorder.
- If you are disabled while intentionally injuring yourself or attempting suicide while sane or insane.
- We do not pay any benefits during any period in which you are confined to a correctional facility; or not under the care of a doctor.
- We do not pay any benefits if the loss of earnings is not solely due to disability.
- We do not cover any period of disability caused directly or indirectly by: (a) job-related or on-the-job injury; or (b) conditions for which benefits are payable by Workers' Compensation or like laws.

what are some of the other plan limitations?

- No benefits are payable for a disability resulting from a pre-existing condition, unless the disability starts after you complete at least one full day of work after the date you are insured under this plan for 12 months in a row.
- A pre-existing condition is an injury or sickness for which you were treated, took medication or saw a doctor within the three month period before the effective date of this insurance or the effective date of any change to this insurance.
- You may receive benefits for a disability due to a mental or emotional condition, drug or alcohol abuse for up to 24 months, combined, during your lifetime.
- Specific conditions limited to a 24 month lifetime benefit limit. Examples of conditions for which benefits are limited include chronic fatigue sicknesses; environmental sicknesses; and musculoskeletal/connective tissue injuries or sickness. This limitation is combined with the benefit limit for mental nervous disorders; and drug and alcohol abuse.

how do I file a claim?

- You must give written notice of your intent to file a claim as soon as possible after the date of your injury or the start of your sickness.

You can obtain a claim form to file proof of loss from your employer. This form requires data from you, your employer, and the doctor(s) treating you for your sickness or injury. If you do not receive a claim form within 15 days of requesting one, you should send us written proof of loss without waiting for the form.

- The claim form and other claim data should be submitted to:

The Guardian Life Insurance Company of America
Group Long Term Disability Claims Department
P.O. Box 26025
Lehigh Valley, PA 18002-6025

- The claim form and other claim data can also be faxed to: 610-807-8221

further questions?

- If you have any questions regarding your insurance coverage, please see your Employer who will contact PCI Insurance, Inc., if necessary.
- For general questions, contact Guardian at the number below:
1-800-538-4583
8:00 a.m. - 4:30 p.m.
Eastern Time
Mon - Fri
- To ask questions via e-mail, the Guardian LTD email address is group_ltd_claims@glic.com.

