



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.

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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 Short 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.

short term disability insurance

how does this plan work?

- If you suffer from a disabling accident or illness that is not work-related, you may be eligible for benefit payments while disabled.
- Benefit payments will be reduced by any Social Security disability benefits that you or your dependents are eligible to receive. Additionally, benefits will also be reduced by other forms of income received.
- You will receive a benefit payment bi-weekly each month while eligible for payments and premium payments for this benefit will be waived during disability.
- Maternity is covered as any other illness.
- This plan includes a Waiver of Premium provision.

For Groups of 1 or 2 Employees

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

Short Term Disability Benefit	
Benefit Percentage	Plans D1 - D6 60% of insured earnings for which this plan pays benefits.
Minimum Monthly Benefit	\$100.00
Maximum Monthly Benefit	Plan D1 - D6 \$1,000.00
When Benefit Payments Start	Benefit payments will begin after you have been unable to work for: Plan D1, D4 0 days for disability due to injury; or 7 days for disability due to sickness. Plan D2, D5 7 days for disability due to injury; or 7 days for disability due to sickness. Plan D3, D6 14 days for disability due to injury; or 14 days for disability due to sickness.
Maximum Payment Period	Plan D1 - D3 For disability due to injury, you will receive benefits payments for up to 13 weeks. For disability due to sickness, you will receive benefits payments for up to 13 weeks. Plan D4 - D6 For disability due to injury, you will receive benefits payments for up to 26 weeks. For disability due to sickness, you will receive benefits payments for up to 26 weeks.

For Groups of 3 or More Employees

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

Short Term Disability Benefit	
Benefit Percentage	Plans D7 - D12 60% of insured earnings for which this plan pays benefits.
Minimum Monthly Benefit	\$100.00
Maximum Monthly Benefit	Plan D7- D12 \$6,000.00
When Benefit Payments Start	Benefit payments will begin after you have been unable to work for: Plan D7, D10 0 days for disability due to injury; or 7 days for disability due to sickness. Plan D8, D11 7 days for disability due to injury; or 7 days for disability due to sickness. Plan D9, D12 14 days for disability due to injury; or 14 days for disability due to sickness.
Maximum Payment Period	Plan D7 - D9 For disability due to injury, you will receive benefits payments for up to 13 weeks. For disability due to sickness, you will receive benefits payments for up to 13 weeks. Plan D10 - D12 For disability due to injury, you will receive benefits payments for up to 26 weeks. For disability due to sickness, you will receive benefits payments for up to 26 weeks.

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 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.
- 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.

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 Short Term Disability Claims Department
P.O. Box 26160
Lehigh Valley, PA 18002-6160

- The claim form and other claim data can also be faxed to: 610-807-8270

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:
1-800-268-2525
8:00 a.m. - 4:30 p.m.
Eastern Time
Mon - Fri
- To ask questions via e-mail, the Guardian STD email address is: group_std_claims@glic.com.

