



High-quality short-term disability (STD) insurance from a disability market leader

Flexible plans with innovative options for companies large and small

Competitively-priced program options: Fully-Insured, Self-Administered, Statutory (New York, New Jersey, and Hawaii), Employer-Funded, Core/Buy Up, Voluntary, Flat Amounts, Pre-Packaged, Small Groups (2 to 9 lives)

Core Features

Helps ensure maximum benefits while employees focus on returning to work:

- Own job definition of disability
- Partial benefits based on the "greater of" proportionate loss or 50% offset
- Offsets sick leave/salary continuation and partnership distributions — 100% total pre-disability income. (Option available for no offset with salary continuation/sick leave.)
- Enhanced rehabilitation — 110% — and includes dependent care reimbursement — lesser of expense or \$300/week
- Worksite modification benefit — lesser of expense or \$2,500
- Quarantine benefit — lesser of quarantine or two weeks
- Infectious & contagious — health care professionals

Innovative Optional Features

Designed to meet the unique needs of employers and their employees:

- "Or" definition of disability
- Specified injury benefit
- Progressive illness protection benefit — for physicians diagnosed with illness that progresses into a disability
- Prior compensation exemption benefit — if totally disabled, no offset with compensation earned prior to disability
- Work incentive benefit — 100% replacement
- Critical Care Family Leave Act (FMLA) benefits — \$500/month
- Hospital confinement benefit
- Maternity elimination period waiver benefit
- Survivor benefits — two to four weeks
- Federal Insurance Contributions Act (FICA) matching services available



Skilled disability and absence management

- Integrated, in-house, absence management solutions for STD, FML leaves, company leaves, and more
- Flexible claims submission options — by phone, online, fax, and mail
- Proactive approach and strategic engagement of internal and external resources to drive earliest return-to-work outcomes
- Highly-skilled staff with extensive industry experience
- Fast and accurate claims turnaround: eight days or less to process STD claims from receipt to payment
- Case consultations using a national network of independent physicians and specialists based on an insured's diagnosis
- Early alert transition for groups with Guardian STD and Guardian LTD
- Stay-at-work services to help employees prevent common workplace disabilities
- Employee Assistance Programs (EAP)
- Administrative services only, including banking
- Claims and tax reporting

Experience, reliability, and a proven track record

- Provider of Group Disability for over 60 years
- Exemplary ratings from all four major rating agencies¹
- Comdex score of 99²
- A history of financial strength and financial stability³
- Mutual status ensures customers come first, not stockholders
- #1 in total new and in-force disability cases⁴

Contact your Guardian Group sales representative for more information.

**The Guardian Life Insurance
Company of America**
guardianlife.com

New York, NY
7236621.2 (3/27)

1 Note: All ratings and scores are subject to change. Current as of 8/17/23. AM Best: A++ Superior – highest of 15 ratings, Standard & Poor's: AA+ Very Strong – 2nd highest of 20 ratings, Moody's: Aa1 Excellent – 3rd highest of 21 ratings, Fitch AA+: Very Strong – 2nd highest of 21 ratings.

2 Comdex is not a rating but a composite of all ratings that a company has received from the four major ratings agencies (A.M. Best, Fitch, Moody's, and Standard & Poor's). Comdex represents a company's percentile standing on a scale of 1 to 100 (with 100 being the best) in 2023 in relation to other companies that have been rated by the major agencies. Ratings are of December 31, 2023 and are subject to change. https://assets.ctfassets.net/gau1nv66ynug/X9wWNt4JAzCqRdSkR1eFf/14ed91688a41f86ac1e1f8a15a0244e0/2023_Fact_Sheet.pdf

3 Financial information concerning Guardian as of December 31, 2023, on a statutory basis: Admitted assets = \$80.3 billion; liabilities = \$71.2 billion (including \$58.0 billion of reserves); and surplus = \$9.1 billion.⁴ LIMRA, 2021 Group Sales and Inforce Reports. Ratings as of 6/22 and are subject to change.

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. STD Policy Forms No. GP-1-STD07-1.0, et al. and No. GP-1-STD-15-1.0 et al.; LTD Policy Forms No. GP-1-LTD07-1.0, et al. and No. GP-1-LTD-15-1.0 et al.