



# Provide support to new mothers from day one

## Disability insurance benefit that can provide financial stability and support to new mothers

With the well-being of your employees and their families at the heart of all we do, Guardian now offers an optional rider to our short-term disability (STD) insurance that enables employers to waive the benefit waiting period for maternity on short-term disability claims.\*

A typical benefit waiting period on a maternity claim is one to two weeks, while the duration of the full claim is six to eight weeks, inclusive of the benefit waiting period. So, new mothers may be missing out on one to two weeks of short-term disability payments while they wait for their benefits to begin.



This optional short-term disability insurance rider means employers can choose to waive the benefit waiting period and provide their employees with access to benefits from day one of childbirth – providing up to one to two more weeks of payments from their short-term disability policy. This helps to:

- Improve employee financial well-being
- Ensure your employees have benefits day one (as soon as they give birth)
- Simplify the complexity around maternity leave benefit payments

Support the well-being of your employees by providing financial confidence when they need it most.

### Here's an example of how it works:

Julie just went out on leave and had her baby August 1.

|   | Birth                           | Benefit waiting period  | Benefits begin                               | Benefit duration   |
|---|---------------------------------|---|--|--|
|  Without STD maternity rider | Julie has her baby on August 1. | Julie <b>must satisfy</b> the seven day benefit waiting period. | STD benefits would begin on <b>August 8.</b> | Julie would receive <b>five weeks</b> of benefit payments. |
|  With STD maternity rider    | Julie has her baby on August 1. | Julie's benefit waiting period is <b>waived.</b>                | STD benefits would begin on <b>August 1.</b> | Julie would receive <b>six weeks</b> of benefit payments.  |

**Please contact your broker or Guardian representative for details.**

The Guardian Life Insurance Company of America  
guardianlife.com

New York, NY  
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\*Currently available in all states except: CO, ID, NM, NY, OH, OR, and FL

<sup>1</sup> The State of Fertility & Family Benefits in 2023, Maven

Guardian Group Short Term 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. Generic Policy Form # GP-1-STD-15. The state approved form is the governing document.

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### Did you know?

30% of employees are currently expecting a child or planning to grow their family in the next two years<sup>1</sup> – therefore maternity benefits are crucial to an employee benefits offering.