



# Group Long Term Disability (LTD) — Frequently Asked Questions

This is provided for informational purposes only and does not serve as a guarantee of payment. Please refer to your contract/certificate booklet for all applicable plan provisions.

## How does an individual become eligible to receive LTD benefits?

An individual must be enrolled in the LTD plan to have coverage. They must remain an active full-time employee up until the time the disability begins, file a claim after his or her disability has begun, and meet the contractual definition of disability and all other plan provisions.



## What can I expect after my claim is submitted?

Upon initial review, a Case Manager will contact you to discuss your claim and to advise of any additional information needed to complete the review. Your Case Manager will provide periodic updates to you until a decision is made.

## Do I have a waiting period before I receive benefits?

Yes. The elimination period is specified in your plan booklet. It could be 30, 90, 180, 360 or 720 days. You may contact your employer for a copy of your plan booklet.

## If approved, how often will I receive benefit payments?

Payments are issued once monthly and cover a 30 consecutive day period. For your convenience, we offer direct deposit of your benefit into a checking or savings account.

## Are disability benefits taxable?

Disability benefits may be considered taxable and would be dependent on how the disability premiums are paid. If taxable, FICA (Social Security and Medicare) tax withholding may be required. The individual may also elect to have Federal Income Tax (FIT) withheld. Guardian is not required to withhold State or FUTA taxes. Refer to IRS Publication 15-A for more information.

## Can I work part-time and still receive a benefit?

If you return to work within any capacity (full-time or part-time) notify Guardian immediately. Your plan may allow you to work part-time and still be eligible for a benefit.

Guardian's Group Long 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. 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-LTD07-1.0, et al.



### How often must I submit medical information?

We require periodic proof of continued disability and you must provide us with this proof within 90 days from our request. If there is no response from you or your providers after 90 days from our request, your benefits may be suspended or denied.

### Does my plan integrate with other disability benefits?

Yes. The most common types of income with which we integrate are Social Security Disability, Retirement Benefits, State Disability, No Fault and Workers' Compensation. You must notify Guardian immediately when benefits are awarded to avoid an overpayment. Please refer to your plan booklet for the type of income with which we would integrate.

### Is there a minimum or maximum benefit?

Yes. Information regarding your minimum and maximum benefit can be found in your plan booklet under "Schedule of Benefits" or "Benefit Provisions" and "How this Plan Works".

### How long am I entitled to receive disability benefits?

You are entitled to receive disability benefits as long as you remain disabled and continue to submit periodic proof of loss up to the maximum duration period. Your maximum duration period can be found in your plan booklet under the "Schedule of Benefits" or "Benefit Provisions."

### Do I have access to an Employee Assistance Program?

With WorkLifeMatters, your confidential employee assistance program through Guardian and Integrated Behavioral Health (IBH), you don't have to face life's challenges alone. WorkLifeMatters provides support and guidance for matters that range from personal issues you might be facing, to providing information on everyday topics that affect your life.

Connect to a counselor for free support services: 1-800-386-7055 (Available 24 hours a day, 7 days a week). Visit [www.ibhworklife.com](http://www.ibhworklife.com) (User name: Matters Password: wlm70101) .

### How do I contact Guardian with benefit or claim questions?

For claim questions or status, you have the option of calling us toll free at 800-538-4583. If you would like to submit claim information, you can fax your information to 610-807-8221, send an email to "group\_ltd\_claims@glic.com." Or you can submit information securely through [www.GuardianAnytime.com](http://www.GuardianAnytime.com), select secure channel.

Our mailing address is P.O. Box 14333, Lexington, KY 40512. Our regular business hours are Monday through Friday, 8:00 AM to 8:00 PM (EST). When contacting Guardian, be sure to have your name, plan number, claim number and any contact information included/available.

Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation.

WorkLifeMatters Program services are provided by Integrated Behavioral Health, Inc., and its contractors. Guardian does not provide any part of WorkLifeMatters program services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. It is not a contract. Only the Administration Agreement can provide the actual terms, services, limitations and exclusions. Guardian and IBH reserve the right to discontinue the WorkLifeMatters program at any time without notice. Legal services provided through WorkLifeMatters will not be provided in connection with or preparation for any action against Guardian, IBH, or your employer.

