High-Quality Short Term Disability Insurance
From a Disability Market Leader

Comprehensive and Flexible Short Term Disability (STD) Programs

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:
Help 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
• No offsets for sick leave/salary continuation/individual disability
• Enhanced Rehabilitation — up to 110% and includes Dependent Care reimbursement — up to $300/week
• Worksite Modification Benefit — up to $2,500
• Infectious & Contagious — healthcare professional sub-specialty coverage

Innovative Optional Features:
Designed to meet the unique needs of employers and their employees:
• "Or" Definition of Disability
• Work Incentive Benefit — up to 100% replacement
• Critical Care Family Leave Act (FMLA) Benefits — up to $500/month
• Hospital Confinement Benefit
• Survivor Benefits — up to two to four weeks
• Federal Insurance Contributions Act (FICA) Matching Services

Skilled Disability and Absence Management
• Integrated, in-house, absence management solutions (STD, Family and Medical Leaves, company leaves and more)
• Flexible claims submission options — TeleGuard™ in-house call center, online, fax, and mail
• One reliable point person for each planholder
• 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: 7 days or less to process

Experience, Reliability, and a Proven Track Record

• Provider of Group Disability for over 50 years
• Exemplary ratings from all four major rating agencies
• Comdex score of 98

• A history of financial strength and financial stability
• Mutual status ensures customers come first, not stockholders
• #1 in total new and inforce disability cases

1 Note: All ratings and scores are subject to change. Current as of 3/16. AM Best: A++ Superior – highest of 15 ratings, Standard & Poor’s: AA+ Very Strong – 2nd highest of 20 ratings, Moody’s: Aa2 Excellent – 3rd highest of 21 ratings, Fitch AA+: Very Strong – 2nd highest of 21 ratings. 2Vital Signs, 3/16. Comdex is not a rating, but a composite of all ratings that a company has received from the major rating agencies. Vital Signs is a product of EbixExchange. 3 Services are provided by Integrated Behavioral Health, Inc., and its contractors. EAP is not an insurance benefit and may not be available in all states. 4Financial information concerning The Guardian Life Insurance Company of America as of December 31, 2015 on a statutory basis: Admitted Assets = $48.1 Billion; Liabilities = $42.0 Billion (including $37.0 Billion of Reserves); and Surplus = $6.1 Billion. 5 LIMRA 2015 Group Disability Sales and Inforce Survey – excludes reserve buy-outs. Guardian’s Group Short Term Disability and Long Term Disability Insurance are 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. STD Policy Forms #GP-1-STD07-1.0, et al. and #GP-1-STD-15-1.0 et al.; LTD Policy Forms #GP-1-LTD07-1.0, et al. and #GP-1-LTD-15-1.0 et al.