



A Solution to Today's Workforce and Productivity Challenges

How can employers get disabled employees back to work sooner and keep productivity high? How can they protect the income of all employees, including their highest earners? How can they maintain compliance with ever-increasing regulations?.

Now there's a way to manage it all

Guardian Disability and Absence Management combines three key offerings into one highly customizable, integrated solution:



1 Group Disability Insurance

An essential foundation for an employee benefits package, Guardian Group Disability provides income protection employees value and need — backed by outstanding claims efficiency, a proactive approach focused on return to work, and 60 years of group disability experience. Guardian offers a wide range of Short Term Disability (STD) and Long Term Disability (LTD) solutions that can serve as the foundation for a robust employee benefits program.



#1

In total inforce Group Disability cases¹

2 Supplemental Individual Disability Income insurance²

A compelling benefit for high earners and key employees, this individually owned policy supplements our Group LTD by covering additional types of income, including bonuses and commissions. We make it easy for employees with simple online enrollment, no medical exams, and Guaranteed Standard Issue underwriting, plus seamless payroll deduction just like a group benefit. Employers are better able to manage their benefit costs because they can reduce the LTD maximum on their group plan and because rates on individual plans will not change.

3 Absence Management

Managing absences can be a challenge for even the most seasoned HR teams. Mismanaging them can leave employers open to costly lawsuits and other issues. Guardian reduces the burden and the risk by enhancing compliance with the Family Medical Leave Act and integrating management of group STD, group LTD and federal, state and company leaves. These services are designed to meet the needs of both large and small employers (50 employees and up).

Better for employers. Better for employees.

- Valuable income protection
- Caring, proactive approach in a difficult time
- Return-to-work services to minimize costly absences
- Reduced administrative burden
- Enhanced compliance with FMLA
- Dedicated customer service and account support

An integrated, outsourced approach works best.

We bring all facets of disability and absence management together to provide a more seamless and efficient experience for employers and employees. They'll benefit from:

Integrated problem-solving and information-sharing. We simplify the claims process through integrated intake of FMLA and short term disability. With Guardian Group STD and LTD, we're able to transition cases smoothly when the need arises. And, when it comes to returning employees to work, our disability and absence management teams work closely to find the best solutions.

State-of-the-art Solutions Center. Our experienced teams are co-located at our Dallas, TX, facility, enabling us to act quickly and collaboratively.

Continuity of care. Guardian's dedicated, tenured Claims Case Managers ensure that employees are treated with empathy and dignity throughout the process. They will act proactively to bring in resources as needed, including in-house clinicians to manage medical events and vocational rehabilitation counselors to assist with return to work. Together, we work to keep employees continuously motivated and engaged.

More advantages when you choose Guardian

Customization. We take a holistic view of a company's needs and can tailor a all-in-one-solution for Disability and Absence Management that provides the income protection, productivity, and compliance benefits that employers want.

Financial strength.⁵ Disability claims can carry on for a long period of time. With our long history of exemplary ratings, employees can count on us to pay their claims and employers can feel confident in their choice of carrier.

Integrity. For over 155 years, we've been doing the right thing. From our clear, unambiguous contracts and proactive return-to-work support, to our fast and fair handling of claims — employers and employees know exactly where they stand with Guardian. Because we're owned by our policyholders, we focus on meeting customer needs, not market demands.

Employers who achieve the most absence management success use the same resource to manage FML, STD and other benefits — and employers who outsource these services achieve even greater results.³

Guardian's Financial Strength⁴

Comdex	98
A.M. Best	A++
Standard & Poor's	AA+
Fitch	AA+
Moody's	Aa2

Contact your Guardian Group sales representative for more information.

The Guardian Life Insurance Company of America
New York, NY
guardiananytime.com

¹ LIMRA, U.S. Group Disability Sales and Inforce 2016 Annual Results. ² Supplemental Individual Disability Income Insurance underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian® Life Insurance Company of America, New York, NY. Product provisions and features may vary from state to state. Optional riders are available for additional premium. Policy Form No. 1200. While it is a wholly owned stock subsidiary of Guardian, Berkshire Life is also a stand-alone insurance company domiciled in Massachusetts. As such, it functions as an independent financial entity, responsible for its own claims and other liabilities. Financial information concerning Berkshire Life Insurance Company of America as of December 31, 2015 on a statutory basis: Admitted Assets = \$3.4 Billion; Liabilities = \$3.2 Billion (including \$0.7 Billion of Reserves); and Capital and Surplus = \$0.2 Billion. ³ The 2017 Guardian Absence Management Activity IndexSM and Study; ⁴ Ratings as of January 3, 2017 and are subject to change; Source: VitalSigns. Comdex is not a rating, but a composite of all ratings that a company has received from the major rating agencies (A.M. Best, Standard & Poor's, Moody's, and Fitch). Comdex percentile ranks the companies, on a scale of 1 to 100 (with 100 being the best). ⁵ Financial information concerning The Guardian® Life Insurance Company of America as of December 31, 2016, on a statutory basis: Admitted Assets = \$51.9 Billion; Liabilities = \$45.7 Billion (including \$39.4 Billion of Reserves); and Surplus = \$6.2 Billion. 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 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.