

Guardian®

in
sync

**Disability and
Absence
Management**

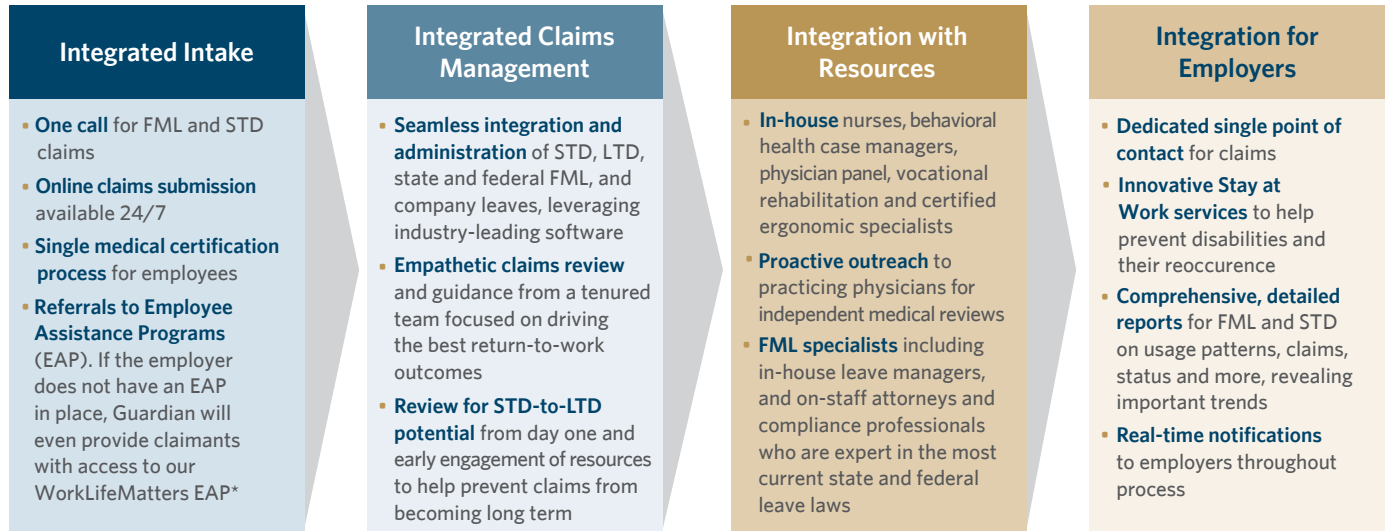
End-to-End Claims Integration: Simpler Processes, Better Outcomes



When disability and absence management services are truly integrated, they are also more effective. Our solution provides a seamless way to manage Group Short Term Disability (STD) and Group Long Term Disability (LTD) claims, as well as state and federal Family and Medical Leaves (FML). By outsourcing to Guardian, employers can reduce the stress on employees and improve outcomes, efficiently track and manage absences in compliance with regulations, and save time and money.

Better for employers and their employees

With claims and clinical teams co-located at our state-of-the-art Solutions Center in Dallas, TX, customers benefit from integrated intake, problem-solving and information-sharing — no matter where they are. We’re able to evaluate cases holistically, which helps us find the best back-to-work solutions and reduce the length of absences. Here’s how we do it:



Customizable solutions to enhance integration

At Guardian, we have significant know-how in creating optimal, customer-focused disability and absence management solutions for employer groups ranging in size from 50 employees to 1,000 or more. Larger employers can also count on dedicated support from highly experienced Group Practice Leaders, from pre-sale to operations.

Contact your broker or sales representative for more information.

Guardian’s Group STD and LTD 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. * 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. 2016-23939 Exp. 6/18

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