## **S** Guardian

## TeleGuard® LTD Claims Submission

# One call, no forms equals a faster, more efficient claims process

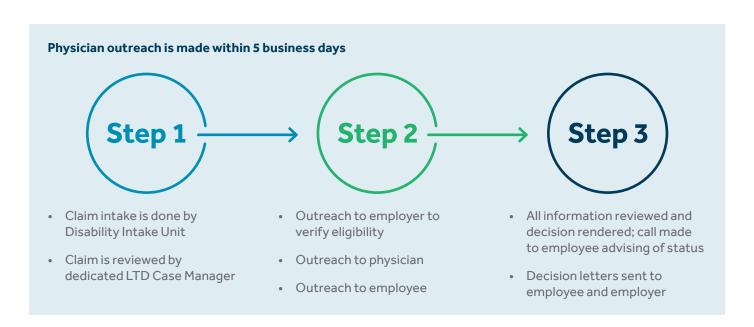
Today, most employers need to get much more done with far less staff. So when an employee is out on disability, it can significantly impact your client's workplace productivity.

That's why Guardian works smarter to keep it simple for your clients — by offering claims services that allow employers to focus on their business, and employees to focus on recovery and getting back to work.

#### TeleGuard advantages

 Eliminates claims forms to make it easy for employees to file a claim, and allows us to quickly obtain medical certification from physicians.

- Employees make just one phone call to our toll-free, in-house Telephonic Intake Unit.
- Specially-trained, experienced representatives collect all information from employees over the phone — getting answers the first time, and help to expedite claims review and determination.
- Employees always speak with a knowledgeable Guardian representative — not a representative from an outsourced customer service center.
- No claim forms to complete, no mail delays, and a quick, easy claim filing process.



### Contact your Guardian Group sales representative for more information.

The Guardian Life Insurance Company of America

guardiananytime.com

New York, NY

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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. Plan documents are the final arbiter of coverage. Long Term Disability Policy Form No. GP-1-LTD07-1.0, No. GP-1-LTD-15.