



High-quality short term disability insurance from a disability market leader.

Comprehensive and Flexible Programs With Plan Provisions That Make A Difference	
<p>Competitively-Priced Program Options: Fully-Insured, Self-Administered, Statutory, Employer-Funded, Core/Buy Up, Voluntary, Flat Amounts, Pre-Packaged, Small Groups (2 to 9 Lives).</p>	
<p>Core Features: Helps ensure maximum benefits while employees focus on returning to work:</p> <ul style="list-style-type: none"> • 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 	<p>Innovative Optional Features:</p> <ul style="list-style-type: none"> • 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
Claims Management That Works Smarter to Keep it Simple	
<ul style="list-style-type: none"> • 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 helps drive the earliest return to work outcomes. • Case consultations using a national Network of <i>independent, practicing</i> physicians and specialists based on an insured's specific diagnosis. • Fast accurate claims decisions and payments — a week or less starting from the day we receive the claims. 	<ul style="list-style-type: none"> • Early Alert transition for groups with Guardian STD and LTD — plus the same nurse follows case as it moves from a STD to LTD claim. • Stay at work services to help keep employees return to work sooner and prevent common workplace disabilities. • Comprehensive Employee Assistance Program* and Absence Management Services with our subsidiary, Reed Group** • Administrative Services Only — including banking • Claims Activity and Tax Reporting
Experience, Reliability and a Proven Track Record	
<ul style="list-style-type: none"> • Provider of Group Disability for over 55 years • Consistently received exemplary ratings by all four major rating agencies¹ • Comdex score of 98² 	<ul style="list-style-type: none"> • A history of financial strength and financial stability³ • Mutual status ensures customers come first, not stockholders. • #1 in new disability cases sold⁴

* Services are provided by Integrated Behavioral Health, Inc., and its contractors. ** Reed Group, Ltd. is a subsidiary of The Guardian Life Insurance Company of America. ¹ Note: All ratings and scores are subject to change. Current as of 6/13. 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. ² Vital Signs, 2/13. Comdex is not a rating, but a composite of all ratings that a company has received from the major rating agencies. VitalSigns is a product of EbixExchange ³ Financial information concerning The Guardian Life Insurance Company of America as of 12/31/12 on a statutory basis: Admitted Assets = \$37.5 Billion; Liabilities = \$32.8 Billion (including \$28.6 Billion of Reserves); and Surplus = \$4.7 Billion. ⁴ LIMRA, 2012 End of Year Report for total number of Group STD and LTD new cases -- excludes reserve buy-outs. Guardian Disability Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY. Optional riders and/or features may incur additional costs. Products are not available in all states. Policy limitations and exclusions apply. Plan documents are the final arbiter of coverage. Contract #s GP-1-STD07-1.0, et al.



GUARDIAN®

DENTAL | DISABILITY | LIFE | VISION | CRITICAL ILLNESS | CANCER | ACCIDENT