**Long term disability insurance**

Disability insurance covers a part of your income, so you can pay your bills if you’re injured or sick and can’t work.

Disability may be more common than you might realize, and people can be unable to work for all sorts of different reasons. There are times when many disabilities can be caused by illness, including common conditions like heart disease and arthritis. However, many disabilities aren’t covered by workers’ compensation.

**Who is it for?**

If you rely on your income to pay for everyday expenses, then you should probably consider disability insurance. It helps ensure that you’ll receive a partial income if you’re injured or too sick to work.

**What does it cover?**

Many disability insurance plans pay out a portion or percentage of your income if you’re diagnosed with a serious illness or experience an injury that prevents you from doing your job.

**Why should I consider it?**

Accidents happen, and you can’t always anticipate if or when you’ll become sick or injured. That’s why it’s important to have a disability policy that helps you pay your bills in the event of being unable to collect your normal paycheck.

You will receive these benefits if you meet the conditions listed in the policy.

**Partial income replacement**

Jim suffers a heart attack that leaves him unable to work for two years.

- Unpaid time off work: **24 months**
- Elimination period: **6 months**

After a 6 month elimination period, Jim’s Guardian Long Term Disability policy kicks in and replaces $2,000 of his monthly income for the remaining **18 months** of his disability or illness.

This gives him a total of **$36,000** to cover his expenses while he’s unable to work.

This example is for illustrative purposes only. Your plan’s coverage may vary. See your plan’s information on the following pages for specific amounts and details.
Your long term disability coverage

<table>
<thead>
<tr>
<th>Coverage amount</th>
<th>66.67% of salary to maximum $8000/month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum payment period:</td>
<td>Maximum length of time you can receive disability benefits.</td>
</tr>
<tr>
<td>Accident benefits begin:</td>
<td>Day 91</td>
</tr>
<tr>
<td>Illness benefits begin:</td>
<td>Day 91</td>
</tr>
<tr>
<td>Evidence of Insurability:</td>
<td>Health Statement may be required</td>
</tr>
<tr>
<td>Guarantee Issue:</td>
<td>We Guarantee Issue $8000 in coverage</td>
</tr>
<tr>
<td>Minimum work hours/week:</td>
<td>Planholder Determines</td>
</tr>
<tr>
<td>Pre-existing conditions:</td>
<td>3 months look back; 12 months after limitation</td>
</tr>
<tr>
<td>Survivor benefit:</td>
<td>3 months</td>
</tr>
</tbody>
</table>

UNDERSTANDING YOUR BENEFITS—DISABILITY (Some information may vary by state)

- **Disability (long-term):** For first two years of disability, you will receive benefit payments while you are unable to work in your own occupation. After two years, you will continue to receive benefits if you cannot work in any occupation based on training, experience and education.

- **Earnings definition:** Your covered salary excludes bonuses and commissions.

- **Special limitations:** Provides a 24-month benefit limit for mental health and substance abuse.

- **Work incentive:** Plan benefit will not be reduced for a specified amount of months so that you have part-time earnings while you remain disabled, unless the combined benefit and earnings exceed 100% of your previous earnings.
Your long term disability coverage

A SUMMARY OF DISABILITY PLAN LIMITATIONS AND EXCLUSIONS

- Evidence of Insurability may be required on all late enrollees. This coverage will not be effective until approved by a Guardian underwriter. This proposal is hedged subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description.

- You must be working full-time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specific waiting period.

- Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding one year; or (b) in an area under travel warning by the US Department of State. Subject to state specific variations.

- For Long-Term Disability coverage, we limit benefits for a disability caused or contributed to by a pre-existing condition unless the disability starts after you have been insured under this plan for a specified period of time. We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse.

- We do not pay benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces) committing a felony or taking part in any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane or insane. We do not pay benefits for charges relating to legal intoxication, including but not limited to the operation of a motor vehicle, and for the voluntary use of any poison, chemical, prescription or non-prescription drug or controlled substance unless it has been prescribed by a doctor and is used as prescribed. We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse. We do not pay benefits during any period in which a covered person is confined to a correctional facility, an employee is not under the care of a doctor, an employee is receiving treatment outside of the US or Canada, and the employee’s loss of earnings is not solely due to disability.

- This policy provides disability income insurance only. It does not provide “basic hospital”, “basic medical”, or “medical” insurance as defined by the New York State Insurance Department.

- If this plan is transferred from another insurance carrier, the time an insured is covered under that plan will count toward satisfying Guardian’s pre-existing condition limitation period. State variations may apply.

- When applicable, this coverage will integrate with NJ TDB, NY DBL, CA SDI, RI TDI, Hawaii TDI and Puerto Rico DBA, DC PFML and WA PFML.

Contract # GP-1-LTD-15-1.0 et al.
Employee Assistance Program

How it can help

Consultative services are available to provide direct support and assistance
Work/life assistance that can help you save money and balance commitments
Access legal and financial assistance and resources – including WillPrep Services

How to access

To access the WorkLifeMatters Employee Assistance Program, you’ll need a few personal details.

Visit
worklife.uprisehealth.com

Access Code
worklife

For more information or support, you can reach out by phoning 1 800 386 7055. The team is available 24 hours a day, 7 days a week1.

This service is only available if you purchase qualifying lines of coverage. See your plan administrator for more details.

Guardian’s Employee Assistance Program gives you and your family members access to confidential personal support, across everything from stress management and nutrition to handling legal or financial issues.

The services available include consultations with experienced professionals, as well as access to resources and discounts designed to help you in a variety of different ways.

1Office hours: Monday-Friday 6 a.m.–5 p.m. PST.
Our commitment to you

Please read the documentation referenced below carefully. The notices are intended to provide you important information about our insurance offerings and to protect your interests. Certain ones are required by law.

Important information

Notice Informing Individuals about Nondiscrimination and Accessibility Requirements
Guardian notice stating that it complies with applicable Federal civil rights laws and does not discriminate based on race, color, national origin, age, disability, sex, or actual or perceived gender identity. The notice provides contact information for filing a nondiscrimination grievance. It also provides contact information for access to free aids and services by disabled people to assist in communications with Guardian.
Visit https://www.guardiananytime.com/notice48 to read more.

No Cost Language Services
Guardian provides language assistance in multiple languages for members who have limited English proficiency.
Visit https://www.guardiananytime.com/notice46 to read more.

Long term disability insurance

Disability Offset Notice
Offsets are provisions in your disability coverage that allow the insurer to deduct from your regular benefit other types of income you receive or are eligible to receive from other sources due to your disability.
Visit https://www.guardiananytime.com/notice51 to read more.

Vision insurance

Guardian's HIPAA Notice of Privacy Practices
The notice describes how health information about you may be used and disclosed and how you can access this information.
Visit https://www.guardiananytime.com/notice50 to read more.