

Short Term Disability

RATES Per \$10 of Weekly Indemnity

Plan #1			
Census	<50	50-59	60+
100	\$0.688	\$0.799	\$1.101
Rate Guarantee	2 Years		

BENEFITS

All Eligible Agents	
Contribution/Participation	Voluntary/Greater of 25% or 10 enrolled agents.
Benefits Begin Accident/Sickness	8th day/8th day
Duration of Benefits	13 weeks
Definition of Disability	Own Job
Weekly Benefit	\$100, \$200, \$300, \$400, \$500, \$600, \$700, \$800, \$900, \$1,000, \$1,100, \$1,200, \$1,300, \$1,400, \$1,500 not to exceed 60% of weekly earnings
Interruption of Elimination Period	Unlimited, no set number of days
Return to Work	Zero Day Residual
Maximum Partial Disability Earnings	80% Indexed
Partial Disability Calculation	Greater of direct reduction or proportionate loss
Integration Method	Benefits reduced by other group disability benefits
Salary Continuation /Association IDI	No Offset
Minimum Weekly Benefit	None
Pre-Existing Condition	3/12 with full exclusion
Earnings Definition	Standard, including 24 month average of bonus & commission
Telephonic Claims	TeleGuard Included
Coverage Type	Non-occupational
Portability	Allows the agent to take the coverage with them if contract has ended. The portable certificate of coverage ends at age70
Quarantine Benefit	Pays benefit to person under quarantine order.
Rehabilitation Services	110% benefit amount, mandatory participation, Includes Dependent care expense
Specified Injury	Pays benefit for a guaranteed number of weeks based on specified injury
Tax Services	Tax reports only
Worksite Modification	\$2,500
Annual Re-Enrollment	On an annual basis, participating agents will be allowed to 'step-up' one eligible increment

PLAN HIGHLIGHTS

- **Guardian's Financial Strength:** Guardian has a long history of earning exemplary ratings from independent rating services which provide essential measures of a company's value as well as common ground for valid comparison. For additional details, visit our web site: <http://www.guardianlife.com/AboutGuardian/FinancialHighlights/Ratings/index.htm>
- **Experienced and Innovative Disability Service Team:** Our services help disabled agents return to maximum potential by having a dedicated claims analyst work closely with the employer, disabled agents and physicians to encourage and support successful outcomes. For additional details, see our disability page: <https://www.guardiananytime.com/gafd/wps/portal/fdhome/employers/products-and-coverage/disability>
- **TeleGuard call center** - No claims forms to complete. No mail delays. Agents simply call a dedicated toll-free number. Our in-house, specially-trained TeleGuard experts collect all information and get the answers we need the first time, helping to expedite claims review and determination. In fact, agents can expect their short term disability payment in less than a week starting from the time we receive the claim.

¹Financial information concerning The Guardian Life Insurance Company of America as of December 31, 2015 on a statutory basis: Admitted Assets = \$48.1 Billion; Liabilities = \$42.0 Billion (including \$37.0 Billion of Reserves); and Surplus = \$6.1 Billion.

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PLAN HIGHLIGHTS (continued)

- **College Tuition Benefit:** Annual enrollment in this plan earns you 2,000 Tuition Rewards (1 Reward = \$1 in tuition reduction at a network of Private Colleges and Universities.) These rewards are yours for your lifetime and can be given to Children, Grandchildren, Nieces, Nephews and Godchildren. Visit www.Guardian.CollegeTuitionBenefit.com to learn more!

IMPORTANT NOTES

Rates and premiums are based on the agent data submitted. Final rates and premiums are based on the plan and agent/dependent data provided on the enrollment forms. State specific requirements apply.

- **Tax Services:** Guardian prepares quarterly & annual tax reports. Policyholder is required to prepare and file W-2 using the Policyholder tax ID number. Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation.
- STD rate is only valid for STD only coverage.
- Maternity is covered as any other illness.
- #2016-20341 (exp. 4/18)

Please see the Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.

SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

- 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, and for the voluntary inhalation or ingestion of poison, gas, solvent, chemical, or other substance not intended for internal consumption
- We do not pay benefits due solely to the risk of relapse, during any period in which a covered person is confined to a correctional facility, an agent is not under the care of a doctor, an agent is receiving treatment outside of the US or Canada, and the employee's loss of earnings is not solely due to disability.
- During the exclusion/limitation period, this disability plan does not pay charges relating to a pre-existing condition. A pre-existing condition includes any condition for which an agent, in a specified period of time prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs. 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 exclusion /limitation period. Please refer to the plan details for specific time periods. Contract # GP-1-STD-15-1.0 et al. (Disability 2016)
- In order to be eligible for coverage; employees must be legally working (a) in the United States or (b) outside the United States, for a US based employer in a country or region approved by Guardian.
- 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 Insurance Department.
- Evidence of Insurability is required for all late enrollees.
- Guardian Group Short 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. Coverage will not be effective until approved by a Guardian underwriter. This proposal is subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage.