

# Short Term Disability

## RATES Per \$10 of Weekly Indemnity

### Plan #2

| Census | <50     | 50-59   | 60+     |
|--------|---------|---------|---------|
| 100    | \$0.760 | \$1.004 | \$1.276 |

Rate Guarantee 2 Years

## BENEFITS

### All Eligible Employees

|   |  |
|---|--|
| <b>Contribution/Participation</b>           | Voluntary/Greater of 25% or 10 enrolled employees.   |
| <b>Benefits Begin Accident/Sickness</b>     | 15th day/15th day  |
| <b>Duration of Benefits</b>                 | 26 weeks   |
| <b>Definition of Disability</b>             | Own Job  |
| <b>Weekly Benefit</b>                       | \$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 |
| <b>Interruption of Elimination Period</b>   | Unlimited, no set number of days   |
| <b>Return to Work</b>                       | Zero Day Residual  |
| <b>Maximum Partial Disability Earnings</b>  | 80% Indexed  |
| <b>Partial Disability Calculation</b>       | Greater of direct reduction or proportionate loss  |
| <b>Integration Method</b>                   | Benefits reduced by other group disability benefits  |
| <b>Salary Continuation /Association IDI</b> | No Offset  |
| <b>Minimum Weekly Benefit</b>               | None   |
| <b>Pre-Existing Condition</b>               | 3/12 with full exclusion   |
| <b>Earnings Definition</b>                  | Standard, including 24 month average of bonus & commission   |
| <b>Telephonic Claims</b>                    | TeleGuard Included   |
| <b>Coverage Type</b>                        | Non-occupational   |
| <b>Portability</b>                          | Allows the employee to take the coverage with them if employment has ended. The portable certificate of coverage ends at age70                           |
| <b>Quarantine Benefit</b>                   | Pays benefit to person under quarantine order.   |
| <b>Rehabilitation Services</b>              | 110% benefit amount, mandatory participation, Includes Dependent care expense  |
| <b>Specified Injury</b>                     | Pays benefit for a guaranteed number of weeks based on specified injury  |
| <b>Tax Services</b>                         | Tax reports only   |
| <b>Worksite Modification</b>                | \$2,500  |
| <b>Annual Re-Enrollment</b>                 | On an annual basis, participating employees 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.<sup>1</sup> 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 employees return to maximum potential by having a dedicated claims analyst work closely with the employer, disabled employee 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. Employees 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, employees can expect their short term disability payment in less than a week starting from the time we receive the claim.

<sup>1</sup>Financial 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.

(continued)

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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](http://www.Guardian.CollegeTuitionBenefit.com) to learn more!

## IMPORTANT NOTES

**Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/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.**