



Long Term Disability Program Questions and Answers

What is Disability Insurance?

Disability is an insurance program where employees have the opportunity to protect their income.

What exactly will my disability plan cover?

Your new plan will cover a percentage of your income if you suffer from a disabling accident, illness, pregnancy or complications of pregnancy.

What about Workers' Compensation and Social Security?

Workers' Compensation covers you only if you're injured on the job and doesn't cover an illness unless it's work related. Social Security disability coverage is not guaranteed and rarely provides enough coverage to maintain your lifestyle.

Will my disability plan cover a work-related injury?

Yes. Any benefits you receive from Workers' Compensation will be deducted from your Guardian benefit check.

What other benefits do you provide?

If you are totally disabled and have Guardian long term disability coverage, we have a program that can help you qualify for Social Security disability benefits. In addition, we provide vocational rehabilitation assistance to help you return to work.

What is not covered?

Disability benefits are not payable for any disability caused by 1) war or any act of war (including services in the armed forces; 2) committing a felony or taking part in a riot or civil disorder; and 3) intentionally injuring yourself or attempting suicide while sane or insane. No benefits are payable for any period during which you are confined to a correctional facility, you are not under the care of a doctor and your loss of earnings is not solely due to disability. Your plan may or may not cover a pre-existing condition; check your Benefit and Cost Summary for more information. This plan 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.

If I become disabled, how soon will my benefit begin?

There is an initial period of time following the start of a disability, called an elimination period, when benefits are not payable. After this period has elapsed, benefits will be paid. See the enclosed Benefit and Cost Summary for the length of your plan's elimination period.

Once I receive Disability benefits, will my premiums be waived?

Yes. Your premium payments will be waived once you satisfy the elimination period and are eligible to receive a benefit.

Will my disability benefit checks be taxable?

Depending on how your disability plan is administered, your benefit checks could be taxable. Ask your Guardian representative for details. If you pay your plan premiums with pre-tax dollars, your benefit checks will be taxable. We will automatically withhold Social Security, or FICA, taxes from your checks. If, however, you pay your premiums with post-tax dollars, your benefit checks will be tax free.

How often will I receive a disability benefit check?

Long term disability benefits are paid monthly.

Will payments from other sources affect the amount of disability benefits paid to me?

Yes. Your disability benefit will be reduced by other sources of income you receive due to your disability, such as Workers' Compensation and Social Security. Ask your Guardian representative for details.

When will my coverage go into effect?

Your benefits coordinator will notify you when your coverage takes effect. You must be working full time on the effective date of your coverage; otherwise, your coverage becomes effective the day you return to work full time, subject to the full terms of the plan.

Long Term Disability General Limitations and Exclusions: 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 during any period in which a covered person is confined to a correctional facility, an employee is not under the care of a doctor, 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 "major medical" insurance as defined by the New York State Insurance Department. If the plan is new (not transferred): This LTD plan does not pay charges relating to a pre-existing condition. A pre-existing condition includes any condition for which an employee consults with a physician, receives advice or treatment, or takes prescribed drugs. 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 1 year; or (b) in an area under travel warning by the US Department of State, subject to state specific variations. Please refer to plan documents for specific time periods. Contract #'s GP-1-LTD94-A,B,C-1.0 et al.; GP-1-STD94-1.0 et al; GP-1-LTD2K-1.0 et al, GP-1-STD2K-1.0 et al

This handout is for illustrative purposes. You will receive benefit booklets when your enrollment application is processed. If there is a discrepancy between this handout and your benefit booklet, the benefit booklet prevails.