



Protect Your Paycheck If You Are Unable to Work

Your income is one of your most valuable assets

No one plans on becoming disabled, but a serious illness or injury can strike anyone at any time, and at any age, taking away your ability to earn a paycheck. Nearly 25% of Americans will experience a disabling illness or injury and will be disabled for a period of time before they retire.¹ Disabilities can result not just from accidents, but illnesses such as a heart attack, cancer and stroke. How long can you live on your savings if you became disabled?

The value of Disability Insurance for you and your family

Disability Insurance should be an integral part of your workplace benefits plan — it provides a steady stream of income to ease the financial stress of a disability, illness or injury while you are out of work and not receiving a paycheck.

For just a few dollars a month, you can help to provide financial security for yourself and those who depend on you. And enrolling for Disability Insurance at the workplace is simple and cost effective — with convenient payroll deductions.

Income protection when you need it most

Did you realize that if you became disabled and cannot work, Disability Insurance provides you with income until you are able to return to work. Depending on your plan, it can cover things like:

- Starting a family and having a new baby
- Having back pain, depression or other mental disorders
- Major accidents or life-changing diagnoses, such as diabetes or cancer

If you become disabled, you can count on us

Guardian's Disability Insurance not only provides you with income protection while you are unable to work, but we also have a team of experts that will provide you with guidance and support while you are disabled. We are committed to getting you back on your feet and giving you the attention, vocational rehabilitation and outplacement services you need to give you the best chance of resuming employment.

Disability Insurance with Guardian is easy

- Affordable group rates
- Extensive resources and support to help you get back to work and live a productive life
- Timely and efficient claims review and payment

Learn more about Disability Insurance at guardiananytime.com



You might underestimate your risk of a disabling illness or injury

- More than 50% of disabled Americans are in their working years from 18-64.¹
- A typical female has a 24% chance of becoming disabled for 3 months or longer during her working career.¹
- A typical male has a 21% chance of becoming disabled for 3 months or longer during his working career.¹
- 95% of disabilities are not covered by Workman's Compensation plans.¹

The Guardian Life Insurance Company of America
New York, NY

guardiananytime.com

2018-640350(08-20)

¹ Council for Disability Awareness, 2015 http://www.disabilitycanhappen.org/chances_disability/. Guardian's 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. Plan documents are the final arbiter of coverage. 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 Department of Financial Services. Short Term Disability Policy Form No. GP-1-STD-15. Long Term Disability Policy Form No. GP-1-LTD-15. GP-1-STD-15-NM. GP-1-LTD-15-NM. GP-1-STD-15-OR. GP-1-LTD-15-OR.

GUARDIAN SHORT TERM DISABILITY BENEFITS	EMPLOYEE COVERAGE
WEEKLY BENEFIT	66.67% TO \$2,000
MAXIMUM PAYMENT PERIOD	26 WEEKS
ACCIDENT BENEFITS BEGIN	8 TH DAY
ILLNESS BENEFITS BEGIN	8 TH DAY
DEFINITION OF DISABILITY	OWN JOB
RETURN TO WORK	ZERO DAY RESIDUAL
MINIMUM WEEKLY BENEFIT	\$25 FLAT
COVERAGE TYPE	OFF JOB

GUARDIAN LONG TERM DISABILITY BENEFITS	EMPLOYEE COVERAGE
MONTHLY BENEFIT	66.67% TO \$15,000
MAXIMUM PAYMENT PERIOD	SOCIAL SECURITY RETIREMENT AGE
ACCIDENT/ILLNESS BENEFITS BEGIN	180 DAYS
DEFINITION OF DISABILITY	OWN JOB
RETURN TO WORK	ZERO DAY RESIDUAL
MINIMUM BENEFIT	\$100
MENTAL HEALTH AND SUBSTANCE ABUSE	24 MONTH LIFETIME PAYMENT LIMIT (COMBINED)
PRE-EXISTING CONDITION	3 MONTHS PRIOR; 12-MONTHS EXCLUSION
STATE INTEGRATION	STATE MANDATED DISABILITY – CA, NY, NJ, HI, RI

*The content and plan information contained in this document is provided to you by your Plan Sponsor, and Boys & Girls Club Workers Association, and is for illustration purposes only. If you have questions about the actual terms of coverage including any applicable limits and exclusions, please contact your plan administrator for a copy of Certificate of Coverage issued by Guardian, or the Summary Plan Description. The Policy of Group Insurance and the Certificate of Coverage provide the terms of your coverage, and control in the event of any conflict with any other documents.

Short Term Disability 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 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. • 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 employee, 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.]

Long Term Disability Summary of Plan 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, 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 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. • 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 employee, 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-LTD-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 on all late enrollees. Guardian Group Long 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.]