



Short 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 is more common than you might realize, and people can be unable to work for all sorts of different reasons. In fact, many disabilities are caused by illness, including common conditions like heart disease and arthritis. However, most 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 ensures that you'll receive a partial income if you're injured or too sick to work.

What does it cover?

Most 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.



Replacing Income

Mike injures his back bicycling and can't work or earn a paycheck for a few months.

After a brief waiting period, his disability plan starts paying him a portion of his normal weekly salary. The Guardian policy also provides personal guidance and support, including vocational rehabilitation and outplacement services, to help him get back to his job and full pay 13 weeks later.

Thanks to Mike's disability benefits, he was able to cover his expenses while he was out - without dipping into his family's savings.

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 short term disability coverage

Short-Term Disability

Coverage amount	Choose weekly amount \$100, \$200, \$300, \$400, \$500, \$600, \$700, \$800, \$900 or \$1000
Maximum payment period: Maximum length of time you can receive disability benefits.	13 weeks
Accident benefits begin: The length of time you must be disabled before benefits begin.	Day 8
Illness benefits begin: The length of time you must be disabled before benefits begin.	Day 8
Evidence of Insurability: A health statement requiring you to answer a few medical history questions.	Health Statement may be required
Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when applicant signs up for coverage during the initial enrollment period.	We Guarantee Issue \$1000 in coverage
Minimum work hours/week: Minimum number of hours you must regularly work each week to be eligible for coverage.	Planholder Determines
Pre-existing conditions: A pre-existing condition includes any condition/symptom for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months look back; 12 months after 2 week limitation
Premium waived if disabled: Premium will not need to be paid when you are receiving benefits.	Yes
Portability: Allows you to take your STD Coverage with you, if you terminate employment. Ported STD Plan terminates at age of 70.	Included

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

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

Short-Term Disability Plan Cost Illustration:

To determine the most appropriate level of coverage, you should consider your current basic monthly expenses.

Option I Benefits Begin: 8 day accident, 8 day sickness
13 week benefit duration

Policy amounts shown based on sample salary amounts only.

Option I premium rate	Election Cost Per Age Bracket									
	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+	
\$8,667 Minimum Annual Salary										
Option I*: \$100 Weekly Benefit	\$0.780	\$1.140	\$2.000	\$1.600	\$0.860	\$0.750	\$0.930	\$1.030	\$1.460	
\$17,333 Minimum Annual Salary										
Option I*: \$200 Weekly Benefit	\$7.20	\$10.52	\$18.46	\$14.77	\$7.94	\$6.92	\$8.59	\$9.51	\$13.48	
\$26,000 Minimum Annual Salary										
Option I*: \$300 Weekly Benefit	\$10.80	\$15.79	\$27.69	\$22.15	\$11.91	\$10.39	\$12.88	\$14.26	\$20.22	
\$34,667 Minimum Annual Salary										
Option I*: \$400 Weekly Benefit	\$14.40	\$21.05	\$36.92	\$29.54	\$15.88	\$13.85	\$17.17	\$19.02	\$26.95	
\$43,333 Minimum Annual Salary										
Option I*: \$500 Weekly Benefit	\$18.00	\$26.31	\$46.15	\$36.92	\$19.85	\$17.31	\$21.46	\$23.77	\$33.69	
\$52,000 Minimum Annual Salary										
Option I*: \$600 Weekly Benefit	\$21.60	\$31.57	\$55.39	\$44.31	\$23.82	\$20.77	\$25.75	\$28.52	\$40.43	
\$60,667 Minimum Annual Salary										
Option I*: \$700 Weekly Benefit	\$25.20	\$36.83	\$64.62	\$51.69	\$27.79	\$24.23	\$30.05	\$33.28	\$47.17	
\$69,333 Minimum Annual Salary										
Option I*: \$800 Weekly Benefit	\$28.80	\$42.09	\$73.85	\$59.08	\$31.75	\$27.69	\$34.34	\$38.03	\$53.91	
\$78,000 Minimum Annual Salary										
Option I*: \$900 Weekly Benefit	\$32.40	\$47.35	\$83.08	\$66.46	\$35.72	\$31.15	\$38.63	\$42.79	\$60.65	
\$86,667 Minimum Annual Salary										
Option I*: \$1,000 Weekly Benefit	\$36.00	\$52.62	\$92.31	\$73.85	\$39.69	\$34.62	\$42.92	\$47.54	\$67.39	

*This benefit may not exceed 60% of your weekly salary.