






## How Guardian LTD can protect employees while encouraging return to work

Guardian Long Term Disability (LTD) program has built-in features that help maximize employee protection while encouraging a safe and smooth return to work.

What's more, our disability contracts use clear language around definitions, eligibility and exclusions, which enables us to pay claims fairly, quickly and accurately. With over 60 years of experience and a long history of exemplary financial ratings, customers can count on us to be there at the times they need us most. The chart below shows how our standard contract provisions benefit employees through each phase of a disability.

| Date of Disability    | LTD Begins    | Return to Work    |
|--|--|--|
| <p><b>No earnings loss required</b></p> <p>Employees do not have to experience an earnings loss during the elimination period to qualify for disability. Earnings loss is required for LTD benefit payments to begin.</p> <p><b>Unlimited trial work days</b></p> <p>As long as employees continue to meet the definition of disability each month, they can return to work for full-time days without risking having to re-satisfy their elimination period, due to using a specific number of trial work days.</p> | <p><b>Best of both worlds benefit calculation</b></p> <p>Partially disabled employees will have their benefit calculated with both the Direct Offset and Proportionate Loss formulas and will receive whichever result is greater.</p> <p><b>Sick leave/salary continuance offset</b></p> <p>Employees who are eligible and receiving sick leave/salary continuance will not have their LTD benefit offset unless the combination exceeds 100% of pre-disability earnings.</p> | <p><b>Income recovery benefit</b></p> <p>Pays a benefit for up to 12 months to disabled employees who come back to work full-time and continue to experience an income loss.</p> |

**Contact your Guardian Group sales representative for more information.**

The Guardian Life Insurance  
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