

How to File a Guardian Short Term Disability Claim

Reporting a disability claim

You may initiate your claim by doing one of the following:

- Online: Go to guardianlife.com/forms and select "Benefits through work" to submit a disability claim
- Email: group_STD_claims@glic.com
- Mail: Guardian Group STD Claim Department
P.O. Box 14331
Lexington, KY 40512
- Fax: 610-807-8270

When to report a claim

- File your claim as soon as you know you will be out of work
- Contact your employer on or before your first day out of work and inform them of the length of your absence

Information you'll need

Before you file your claim, please have this information handy:

- Your name, address, phone number, birth date, Social Security number and email address
- Employment information, including your job title and work location
- Reason for your claim — include your specific diagnosis (i.e., illness, injury or pregnancy)
- Description of your illness, symptoms, and/or diagnosis. Include the date the symptoms started and if you've had previous symptoms
- List of other claims you have filed or will file (workers' compensation, state disability, salary continuance, etc.)
- Details about doctor, hospital or clinic visits, with dates and contact information

Claims timing

- Claim receipt is formally acknowledged (via letter) within 2 business days of receipt
- Claim is assigned to dedicated Short Term Disability (STD) Claims Manager for administration
- Outreach for missing information is done via phone, fax and/or email
- Average time to process STD claims is approximately 7 business days

If your claim is approved

- Guardian sends you an approval letter with an explanation of your benefits
- Guardian coordinates payment of your benefits as soon as possible
- Guardian will share the claim approval and the date you plan to return to work with your employer

How benefits are paid

Checks are typically mailed on a bi-weekly basis after the payment issue date. If you elect direct deposit, benefits will be available in your account approximately 2 business days from the payment issue date, provided the deposit has been cleared by your bank

If your claim is denied

- Guardian sends an explanation letter, which includes how to appeal the decision
- Guardian informs your employer if the claim is denied

What happens while you are out

Your Guardian STD Claims Manager remains in touch to help you return to work quickly and safely. We work with you, your doctor and your employer to talk about different work options, which may include adjusting your job or work schedule. Your employer may also call you to check on your progress and offer support

If you are unable to return to work when your disability benefits end

- Call your Guardian STD Claims Manager to talk about the situation and discuss your options
- Inform your employer

Return to work

Call your employer and Guardian STD Claims Manager to let them know the date you'll return to work.

Questions?

Call Guardian at 1-800-268-2525. A Guardian representative is available to help you Monday through Friday, 8:00 a.m. to 8:00 p.m. (EST)

**The Guardian Life Insurance
Company of America**
New York, NY

guardianlife.com

2018-57479 (NC)

Guardian's 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. 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. Plan documents are the final arbiter of coverage. Policy Form No. GP-1-STD07-1.0 and No. GP-1-STD-15-1.0 et al.