



Guardian Life Insurance Company of America offers individual disability insurance to eligible employees. Disability insurance provides monthly income if you are unable to work due to an illness or injury. These benefits help pay for your daily living expenses, such as health insurance premiums, housing, car payments and more. Individual disability works with your group short-term and long-term disability plans to provide additional income.

Eligibility

- Employees between 18-60 years of age working 32+ hours per week
- Financial documentation required - current paystub and W-2
- Medical underwriting required for approval
- Completion of an electronic application and health questionnaire
- Medical exam required for employees over age 50

Benefits

- Monthly benefit - You are eligible for monthly benefits of \$500 up to \$30,000 based on your annual budget salary.
- Elimination period - You may elect when benefits begin, 30, 60, 90, 180, 360, and 720 days after you have been totally disabled.
- Benefit Duration - You may elect to receive benefits up to the age of 65, 67, or 70.
- Disability benefits are payable if, solely due to injury or sickness, you are unable to perform the material and substantial duties of your occupation, even if you are gainfully employed in another occupation.
- Benefits are not reduced by other income sources.
- **If hired after 1/1/2015, benefits are tax free.**
- Portable - you may take your coverage with you when you terminate employment or retire, with no change to rates.

Rates

- Rates are based on an employee's age, gender, smoking status, annual salary, job duties and selected features and riders.
- Monthly benefits are based on the employee's annual salary.
- Policies are non-cancellable and guaranteed renewable.

Enrollment

Individual Disability enrollment is not available in PeopleSoft.

Contact Guardian representatives at Benefit Source, to discuss rates and plan designs.

Call: 210-340-0777

Text 210-240-2574

Email: uhsbenefits@benefitsourcesolutions.com

Start your application at www.DisabilityQuotes.com/nav

Policy Enhancement Riders

You may elect to include enhancement riders which provide additional disability benefits at an additional cost.

- Enhanced partial disability benefit - provides benefits if you have a loss of income of 15% or more.
- Cost of living adjustment - adjusts your monthly benefit to help keep pace with inflation.
- Enhanced catastrophic disability benefit - offers additional benefits if you are unable to perform 2 or more activities of daily living, cognitive impairment or an irrecoverable disability.
- Automatic benefit enhancement - Provides an annual 4% benefit increase for the first 6 years of the policy with no medical or financial requirements.
- Benefit purchase options - Provides an opportunity to increase benefits every 3 years until age 55 with no medical requirements.
- Future increase option - Provides an opportunity to increase coverage each year until the age of 55 with no medical requirements.
- Mental and/or substance disorder limitation - Provides a 10% discount on rates and offers 24 months of disability benefits.



Enroll Now