



# Provider Choice policy summary

Designed to deliver comprehensive income protection and value, Provider Choice is the cornerstone of our Supplemental Income Protection Program. Flexible features and optional riders provide the opportunity to obtain customized protection based on individual needs.

## Policy basics

### Benefit period

To Age 65, To Age 67, To Age 70; 2, 5 and 10 years.

### Elimination periods available

90, 180, 360 and 720 days.

### Non-cancellable and Guaranteed Renewable

Provider Choice, a policy that is both non-cancellable and guaranteed renewable, offers one of the strongest premium and coverage guarantees available. This assures you that premium rates and policy provisions will not be changed as long as premiums are paid on a timely basis. Personal ownership of a non-cancellable and guaranteed renewable policy also means it is portable, so you can take it with you should you change employers.

### Guaranteed Standard Issue (GSI)

Ease of applying with GSI means no medical questions and only a few qualifying questions.

### Enhanced portability feature — included in base policy

In addition to having coverage that is fully portable, our base policy also includes an enhanced portability feature. With this feature, you have the one-time opportunity, within 90 days of leaving your employer, to increase your monthly benefit amount, without evidence of medical insurability (up to the maximum allowable benefit under the plan's GSI offering).

### Conditionally renewable after age 65 or 67

The Provider Choice policy is conditionally renewable after age 65 or 67, as long as you are working full time (at least 30 hours a week) for at least 10 months of the year.

### Discounted portable coverage

Premium discounts, between 5% and 35%, are available. Discounts are permanent and remain even if you change employers.



Provider Choice offers comprehensive protection with maximum value, flexibility and choice.

## Our strong base policy

### Five-Year Waiver of Elimination Period

If you suffer a disability that lasts more than six months and we pay benefits, we'll waive the elimination period for any subsequent disability of 30 days or more that occurs within five years — regardless of the cause.

### Exclusive Waiver of Premium

We'll waive any premiums due while you're disabled and receiving benefits. And unlike any other insurance company, we'll continue to waive them for six months after you recover and benefits end.

### Hospice Care Benefit

If you're admitted into a qualified hospice program, we'll consider you to be totally disabled (eligible for benefits), plus we'll waive the policy elimination period, so you can receive benefits sooner.

# Income replacement for disability

## Multiple definitions of Total Disability offer flexibility (built into base policy)

A monthly benefit can be paid if, due to Injury or Sickness, you're unable to perform the material and substantial duties of your Occupation and you are not gainfully employed.

- **True Own Occupation (Medical Specialty and Enhanced Medical True Own Occupation language available)** — This definition provides you the ability to receive your full disability benefits, even if you're Gainfully Employed in another Occupation or capacity — with no reduction in benefits.
- **Two-Year True Own Occupation, then Modified** — Until we have paid benefits for two years in the same claim, Total Disability means that, solely due to Injury or Sickness, you are not able to perform the material and substantial duties of your Occupation. Thereafter, Total Disability means that, solely due to Injury or Sickness, you are not able to perform the material and substantial duties of your Occupation and you are not Gainfully Employed.
- **Modified Own Occupation** — Total Disability means that, solely due to Injury or Sickness, you are not able to perform the material and substantial duties of your Occupation and you are not Gainfully Employed.
- **Two-Year Modified, then any Occupation** — Until we have paid benefits for two years in the same claim, Total Disability means that, solely due to Injury or Sickness, you are not able to perform the material and substantial duties of your Occupation and you are not Gainfully Employed. Thereafter, Total Disability means that, solely due to Injury or Sickness, you are not able to perform the material and substantial duties of Any Occupation.

## Presumptive Total Disability — included in Base Policy

Even if you can still perform some or all of your regular job responsibilities, we consider you to be totally disabled and entitled to full benefits if Sickness or Injury occurring while the policy is in force results in the total and complete loss of sight in both eyes, hearing in both ears, speech, or the entire use of both hands, both feet, or one hand and one foot. We also waive the Elimination Period to help provide immediate financial assistance for these more severe disabilities. Presumptive disability need not be irrecoverable.

## Catastrophic and Severe Disability Benefit Riders

Catastrophic disabilities are often permanent — or at least long term. This option pays an additional benefit to help replace up to 100% of your pre-disability earnings.

- **Enhanced Catastrophic** — This rider is triggered by the inability to perform 2 or more of the 6 Activities of Daily Living (ADLs)<sup>1</sup>; cognitive impairment requiring substantial supervision; or the total, complete and irrecoverable loss of sight in both eyes, hearing in both ears, speech, or the entire use of both hands, both feet, or one hand and one foot. This rider includes a built-in 3% COLA indexing up to two times the Catastrophic Disability benefit.
- **Severe Disability** — This rider is triggered by cognitive impairment requiring substantial supervision; or the total, complete and irrecoverable loss of sight in both eyes, hearing in both ears, speech, or the entire use of both hands, both feet, or one hand and one foot.

## Mental/Substance Related Disorders

Unlike most other carriers, we offer coverage with no limit on the duration of benefits for conditions such as depression or anxiety and alcohol or drug abuse. If you choose to have a limit on such coverage, we provide a discount on your premiums. There are multiple Mental and/or Substance-Abuse Related Disorder limitation options: No limitation, 24 and 12-month limitation.

## Student Loan Protection Rider

Helps reimburse student loan obligations during periods of total disability. Choose from either a 10- or 15-year term<sup>2</sup> to help protect you during your early career when your student loan debt is at its highest.

## Supplemental Benefit Term Rider

Early in your career, you may be burdened with higher levels of debt and a lower income stream creating a period of high risk. This term-based<sup>2</sup> option will help protect that area of exposure by providing an additional benefit during a period of total disability on top of the benefit you would normally receive from your base policy.

## Unemployment Waiver of Premium Rider

Should you ever find yourself unemployed and receiving unemployment benefits, this option helps by waiving your premiums for 12 months. It helps you maintain your coverage during a period of unemployment.

## Return to work features

These features assist with managing the residual effects of a disability and support financial recovery.

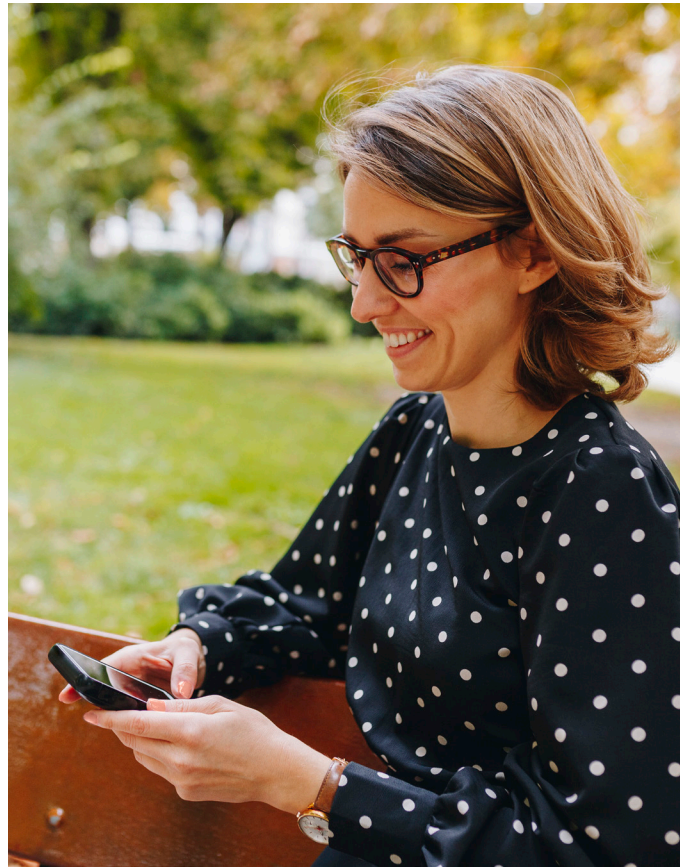
### Partial Disability Benefit Rider options

You may purchase additional protection with one of the following optional Partial Disability Benefit Riders:

- **Basic** — provides a monthly benefit when, solely due to sickness or injury, you suffer a loss of income of 20% and are unable to work as many hours, or are unable to perform all the same duties performed prior to disability. Benefits are proportional to the loss of income up to the monthly benefit amount. If the loss of income is more than 75% of the prior income, 100% of the monthly benefit will be paid. Upon recovery, a recovery benefit for up to twelve consecutive months for any one claim equal to your loss of income for a month divided by your prior income multiplied by the monthly benefit is paid if you are no longer disabled; and you return to full time gainful employment immediately following a period of disability; and we paid benefits. The loss of income must be at least 20% of prior income.
- **Enhanced** — provides a monthly benefit when, solely due to sickness or injury, you suffer a loss of income of 15% or more or you're unable to work as many hours or unable to perform all the same duties you did prior to your disability. No loss of time or duties is required. For the first 12 months, the benefit is equal to the actual loss of income up to 100% of the monthly benefit, with a minimum benefit of 50% of the monthly benefit. After 12 months, benefits are paid in proportion to the loss of income. If the loss of income is more than 75% of the prior income, 100% of the monthly benefit will be paid. Upon recovery, the monthly benefits will continue to be paid for as long as you continue to suffer a loss of income of at least 15%.
- **Short Term Residual** — provides a 50% benefit for up to six months. (Must be totally disabled for entire Elimination Period to qualify.)

### Occupational Rehabilitation, Modification and Access Benefits

We recognize that getting back to work may require additional support. The Provider Choice policy can help by offering benefits to help pay for occupational rehabilitation or a modification that may enable you to perform your work duties. For specific information regarding these distinct benefits, please see a sample policy.



## Helps replace retirement contributions

### Retirement Protection Plus (RPP)<sup>3</sup> Disability Benefit

- A disability can be potentially devastating for your long-term retirement planning. RPP coverage helps by providing continued funding of your retirement contributions (both employee and employer) during periods of total disability. Offered as either a rider or a separate policy, RPP can help maintain a healthy retirement strategy.

# To help increase benefits

## Cost of Living Adjustment (COLA)<sup>4</sup> Rider

During a disability, fixed dollar benefits cannot keep pace with inflation. COLA can be an important benefit, because it adjusts benefits while disabled. There are no limits to the number of annual adjustments made on your policy before age 65. Should you recover, you automatically retain increases, free of charge, until the policy ends, provided that the increase is \$300 or more.

After you have been disabled for one year, annual benefit adjustments are made as follows:

- **6% COLA** — Benefits are compounded at a minimum of 3% to a maximum of 6%, based on the Consumer Price Index for Urban Consumers (CPI-U).
- **3% Compound COLA** — Benefits are compounded at a 3% adjustment, with no tie to Consumer Price Index for Urban Consumers (CPI-U).
- **Four Year Delayed COLA** — Adjustments start at the fourth anniversary of the claim; after the fourth anniversary, this rider functions the same as the 3% COLA rider.

# Suspension provisions

## Suspension for active military service

- Coverage is suspended while on active military duty. When you're no longer on active duty, no evidence of insurability or income is needed to put your policy back in force.

## Suspension during unemployment

- After the policy has been in force for at least a year from the effective date, if you're out of work for an extended period and have received eight weeks of government unemployment benefits, you can choose to suspend your policy for up to 12 months. After you return to work, no evidence of medical insurability or income is needed to put your policy back in force.

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<sup>1</sup> ADLs include bathing, continence, dressing, eating, toileting and transferring.

<sup>2</sup> The Rider provides coverage for period of 10 or 15 years from the Policy Date. When a qualifying total disability occurs, benefits are only payable during the remaining portion of the 10- or 15-year term that has not elapsed when the disability begins.

<sup>3</sup> Retirement Protection Plus is not a pension plan, qualified retirement plan or qualified individual retirement account or a substitute for one.

<sup>4</sup> This benefit is not necessarily protection against increases in the cost of living.

Individual disability insurance Policy Form 18GI underwritten and issued by Berkshire Life Insurance Company of America, (BLICOA) Pittsfield, MA. BLICOA is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America New York, NY. Product provisions and availability may vary by state. In New York: This policy provides disability insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio is 60%. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy form.

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