



Spousal Coverage Program

Homemakers are more than just the people who stay home, they are the pillars that keep the home and family running smoothly every day. Protect your spouse today through PayGuard Plus to ensure life continues running smoothly in the event of a disability.

Have you ever thought about how your own household would continue running if your spouse became disabled?

Managing the home is an important role that many spouses take on as their primary responsibility, and this role provides value to the household even though it does not generate a paycheck. Without a spouse to manage childcare, cleaning services, medical appointments, and other household needs, new costs could add up as replacements may need to be hired and these tasks still need to be done.

Disability coverage for your partner

The solution to keeping your spouse protected is the Spousal Coverage Program. This program gives existing individual disability policy holders the ability to cover a non-working spouse who does not generate an income and who tends to all matters of the home. If your spouse becomes disabled and can no longer perform responsibilities as a homemaker, the benefits can be used to pay for resources to cover his or her regular responsibilities in maintaining the home and family.

Policy features

- Eligible for individuals ages 18-45
- The benefit term is between 5 and 10 years



- The elimination period is 90 or 180 days, no benefits will be paid during the elimination period at the beginning of each period of total disability
- The working spouse must have at least \$4,000 of individual disability insurance coverage with Guardian
- Traditional and same-sex marriages as well as civil unions are eligible

The Spousal Coverage Program is a valuable form of coverage that can help you and your family.

Talk to your Guardian representative about how income protection works for you.

The Guardian Life Insurance
Company of America

guardianlife.com

New York, NY

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