

Why Social Security Disability?

Your employer or policyholder has group Long Term Disability insurance through Guardian, but do you realize that you and your employer have already paid for another type of disability insurance? Part of your Social Security taxes goes to providing monthly checks to disabled workers and their dependents. These benefits are very important to anyone who is not able to work.

If you are claiming Long Term Disability benefits from Guardian, you should apply for Social Security Disability benefits. Our benefits are meant to replace part of a person's income while he is disabled. Social Security can help a person in ways that our benefits cannot.

Added Benefits of Social Security Disability

1. Social Security payments increase over time to keep up with the rising cost of living.
2. Almost everyone expects to collect Social Security retirement checks after turning age 65. These payments are based on earnings over a person's lifetime. When Social Security acknowledges a person's long term disability, it keeps a record of his earning level, and he'll receive the full retirement benefits he has earned.
3. Depending on their ages, members of a disabled person's family may receive benefits.
4. After receiving Social Security benefits for two years, the disabled person is eligible for low-cost health insurance through Medicare.

Social Security Disability and Your Guardian Benefits

Guardian's disability insurance payments are usually reduced by the amount paid by Social Security; your employer's or policyholder's plan is set up this way. But once we begin paying, we do not lower our payments when Social Security grants cost-of-living increases.

How to Apply for Social Security Disability

It can take several months to get a decision from the Social Security office, so it makes sense to apply as soon as possible.

The address and phone number of your nearest Social Security office should be in the telephone book under "Social Security Administration" or "U. S. Government - Department of Health and Human Services." You can visit the office in person or call and ask that application forms be mailed to you. You can reach the Social Security Administration at 1-800-772-1213.

You can expect to be asked about the following subjects (it will save time if you have your answers ready):

- The nature of your medical condition.
- The exact date your condition first prevented you from working.
- Claim numbers of any other disability claims, such as Worker's Compensation.
- Your education.
- Your work history, including duties and physical requirements of past jobs.
- Names and addresses of doctors and hospitals that have treated you and dates of treatment.

You can complete an application online at: <http://www.ssa.gov/applyfordisability/>

Obtaining Your Medical Records

Medical evidence is very important when you apply for Social Security. Let your doctor know that you are applying, and ask him or her for a detailed written report of your condition and how it affects your ability to work. It should include objective proof (i.e., x-rays, lab work, and other test results) that verifies work restrictions.

Guardian often gathers medical records to support a disability claim. We are willing-with your permission-to release copies of these records to the Social Security Administration. You may list our address as a place where the Social Security Administration can get copies of your medical records.

Other Requirements

When you apply for Social Security Disability, you can also expect to be asked for certain documents such as proof of your Social Security number, military discharge papers, your birth certificate, your marriage license, and your dependents' birth certificates.

The Social Security Administration may ask you to have a medical examination, at its expense. Failure to cooperate can hurt your application. So it is important to have the exam. Speak up about how your condition affects your ability to work -- that's the only way the examining doctor will know. If you cannot appear for medical reasons, ask if they can reschedule the exam or if your doctor can provide the needed information.

When you complete your initial application, please ask for a receipt and mail it to us. When you receive a decision, please send us a copy of the award or denial letter. It is not uncommon for initial

applications to be denied. These denials may be overturned upon appeal or appeals.

If Benefits are Denied

If your initial application is denied, you will receive a letter from the Social Security Administration. It will show that you have 60 days to request an appeal. Because of the complexity of the Social Security process, Guardian, upon request, provides assistance and whenever needed, a referral of qualified candidates to Social Security Attorneys. If you would like to be considered for this program, please contact us.

At this step, the Social Security Administration updates your file to see if they can approve your claim. If not, they will notify you to request a hearing. Don't give up. A hearing is your best opportunity to secure disability benefits. To request a hearing, you must file a "Request for Hearing" within 60 days of notification. Legal representation can be critical since candidates represented by qualified attorneys may have an increased chance of obtaining a favorable Social Security decision. Although we may be entitled to integrate with Social Security Benefits, we don't integrate with these benefits while the application is pending, if you sign a reimbursement agreement.

Applying for Social Security disability benefits is critical for a person who is unable to work. But we understand that applying takes time and energy. We're here to help you navigate the process so you can successfully obtain all the benefits you deserve.

If you have any questions about the information in this brochure or need other assistance, please contact your Social Security Specialist at Guardian.



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Documents can be returned electronically at www.GuardianAnytime.com. Click on "Secure Channel" on the Guardian Anytime home page.

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Social Security

Your Other Disability Insurance

*How it can work
for you*

