



How to File a Guardian Long Term Disability Claim

If you have Guardian short term disability coverage

If you currently have Guardian Group Short Term Disability (STD) coverage, are receiving benefits and will remain out of work beyond the STD maximum duration date, your STD case manager will forward your claim to the Long Term Disability (LTD) claims department. You and your employer will not be required to fill out another claim form.

If you do not have Guardian short term disability coverage

If you do not have Guardian Group STD coverage and will be out of work for an extended period of time, you can complete the LTD claim form. The claim form has three sections that must be completed: the employee section, employer section and treating physician section.

Information you'll need

In addition to the completed claim form, it is highly recommended that you submit any additional documentation that will help in the review of your claim, such as:

- Medical records including the diagnosis, progress notes, test results, admission/discharge summaries, and any operative reports
- Proof of any income you are receiving

How to submit a claim

The claim form along with the items listed above can be submitted via one of the following methods:

- **Online:** Go to guardianlife.com/forms and select "Benefits through work" to submit a disability claim, click the "Submit a claim" link, select the "Long Term Disability" option and complete the form and send securely.
- **Email:** group_LTD_Claims@glic.com
- **Mail:** Guardian Life Insurance Long Term Disability Claims Department
P.O. Box 14333
Lexington, KY 40512
- **Fax:** 610-807-8221

Claims timing

Regardless of how your claim was submitted, a letter acknowledging receipt is sent to you (via mail) within two business days.

- Claim is assigned to a LTD claims case manager who will initiate their review within two business days of receipt of claim.
- Your case manager conducts a telephonic interview with you to gain a better understanding of your condition, capabilities and treatment plan. Any missing information needed to render a decision is discussed during this interview. A letter outlining any missing information is also mailed to you.
- The case manager requests any missing information directly from you, your employer and/or your treating physician(s), if necessary.
- Your case manager will provide periodic updates to you until a decision is made.

If your claim is approved

Your LTD claims case manager will call you to advise of claim approval and discuss your benefits.

- A letter providing an explanation of your benefits is sent to you.
- A letter advising of claim approval is sent to your employer.
- Your case manager will touch base with you throughout the course of your disability to obtain any updates on your status and request medical information from your physician(s) accordingly.

How benefits are paid

Benefits are issued once per month via direct deposit approximately three to five business days prior to the last day of your pay period. If you do not wish to set up direct deposit, a paper check is issued approximately 14 business days prior to the last day of your pay period.

Note: Direct deposit is Guardian's preferred method for the distribution of benefits.

If your claim is denied

Your case manager will call you to advise of the claim denial and provide instructions on how to appeal the decision.

- A detailed letter will be sent to you explaining the reason for the denial along with your appeal rights and instructions on how to file an appeal.
- A letter of denial is sent to your employer as well.

What happens while you are out

Your case manager remains in touch to help you return to work quickly and safely. We have vocational rehabilitation specialists on staff that will speak directly to you, your employer and/or your physician(s) if needed to help facilitate a return to work.

If you are unable to return to work due to your disability, we may ask you to apply for Social Security disability benefits. Guardian offers access to professional representation from Social Security vendors who will assist with the application process at no cost to you.

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

- Call your case manager to talk about the situation and discuss your options.
- Inform your employer.

Return to work

Contact your case manager as soon as you return to work in any capacity (full-time or part-time). Your plan may allow you to work part-time and still be eligible for a benefit.

Questions?

Call Guardian at 1-800-538-4583. A Guardian representative is available to help you Monday through Friday, 8 am to 8 pm (EST).