



# Disability

Guardian

**Disability insurance benefits replace a portion of your income if you are unable to work for a period due to a qualified off-the-job injury or illness.**

## Employer Paid Short-Term Disability

Short-term disability provides a source of income should your qualified disability keep you from working for more than two weeks.

## Employer Paid Long-Term Disability

Long-term disability provides an ongoing source of income if your disability is prolonged.

## Definition of Disability

The definition of disability is used to determine an employee's eligibility for benefits. An individual's physical or mental inability to perform the major duties of his/her occupation because of illness or injury.

## Pre-existing Condition

Disabilities that begin within the first 12 months after your effective date will not be covered if you have received treatment for the disability within the 3 months prior to your effective date.

Plan Features	Short-Term Disability	Long-Term Disability
Benefit Amount	60% of weekly salary	60% of monthly salary
Maximum Benefit	Up to \$1,000/week	Up to \$15,000/month
Benefit Waiting Period	14 days Benefits begin on day 15	90 days Benefits begin on day 91
Maximum Benefit Duration	11 Weeks	Social Security Normal Retirement Age
Pre-Existing Waiting Period	N/A	3/12