



Important Information About Your Guardian Group Short Term Disability Benefits

Your employer has chosen to offer you group short term disability insurance through Guardian. Also in an effort to simplify the claim filing process, Guardian has developed the TeleGuardSM service. TeleGuardSM allows you to initiate your short term disability claim by simply picking up the telephone.

How do I file my claim with the TeleGuardSM service?

With this notice you should have received your TeleGuardSM identification card, (if the card does not accompany this notice please see your plan administrator.) The following explains the **two** very important functions of your TeleGuardSM identification card:

FIRST...

- The front of your TeleGuardSM identification card is your guide to using this service.
- A TeleGuardSM Representative can be reached by calling our toll-free number. 1-888-262-5670. During the hours of 8:00 a.m. – 5:30 p.m. (EST). If you are not calling during these hours, but would like to leave a message, you may do so, 24 hours a day. Your call will be returned on the next business day.
- Prior to calling, you should have your plan number available and have prepared responses to the questions indicated on the card.
- If your plan number is not already known, be certain to contact your plan administrator to obtain your plan number and to advise him or her of your potential disability.
- Call the TeleGuardSM toll-free number. A representative will ask you for several pieces of information, most of which are indicated on the card itself.

SECOND...

- The TeleGuardSM identification card will serve as an authorization for Guardian to obtain medical information from your physician(s).
- It is extremely important that you bring your *signed* TeleGuardSM identification card to your physician's office and that he or she retains a photocopy of the card in your medical file.
- Be certain to advise your physician that a representative from Guardian will be contacting him or her in the near future to obtain medical information.
- **NOTE:** your physician should be advised that their failure to supply this medical information to Guardian may cause undue delays in the processing of your short term disability claim.

When should I initiate my claim?

Typically, you should call to initiate your short term disability claim once you have satisfied your plan's elimination period. However, if your disability plan waives your elimination period for hospitalization and/or accidents you may call the toll-free TeleGuardSM service immediately to begin your claim process.