

Guardian[®] Disability Insurance

Prepare for the unexpected

Purchase your medical and disability insurance from the names you know and trust. AmeriHealth New Jersey has joined together with The Guardian Life Insurance Company of America (Guardian) to provide high-quality specialty products such as Life, Disability, Accident, Critical Illness, and Cancer insurances, which offer your employees financial protection from unforeseen hardships and expenses.

The combined strength and expertise of AmeriHealth New Jersey and Guardian, both market leaders in their respective industries, provide you with flexible and innovative program options, one stop shopping, and potential savings.

Guardian has more than 150 years in the life insurance business, delivering quality benefits to customers. With a strong local and national market presence, Guardian has received exemplary ratings from the four major rating services¹, ensuring you reliable, long-term service.

How disability insurance works

Guardian's disability plans include:

- **Comprehensive product portfolio** - Choose from Short- and Long-Term Disability (STD/LTD), Supplemental Individual Disability Plans, Administrative Services Only STD, and expert Absence Management Services with its subsidiary, Reed Group.² And with built-in services like TeleGuard[™] telephonic intake, Early Alert transition program from STD to LTD, and Social Security Assistance, Guardian plans help make a stressful time smoother.

- One point of contact for employers
- Helps ensure maximum benefits while employees focus on returning to work
- Partial benefits based on the "greater of" proportionate loss or 50% offset
- Enhanced rehabilitation-up to 110% and includes dependent care reimbursement
- Worksite modification benefit

Rely on a name whose strength and security can be seen in the ratings:¹

- A.M. Best: A++
 - Standard & Poors: AA+
 - Moody's: Aa
 - Fitch: AA+
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Get a quote!

Call your AmeriHealth New Jersey account executive for more information.



1. Ratings current as of 8/13.
2. Reed Group, Ltd. is a subsidiary of The Guardian Life Insurance of America, New York, NY.

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