

## Disability

### Guardian® Disability Insurance

#### Prepare for the unexpected

Purchase your medical and disability insurance from the names you know and trust. Independence Blue Cross (IBC) 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 IBC 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 services,<sup>1</sup> 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.<sup>2</sup> 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

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**Rely on a name whose strength and security can be seen in the ratings:<sup>1</sup>**

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

Call your Independence Blue Cross account executive for more information.

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[ibx.com](http://ibx.com)

1. Ratings current as of 8/13.

2. Reed Group, Ltd. is a subsidiary of The Guardian Life Insurance Company of America, New York, NY.

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The products listed are offered by The Guardian Life Insurance Company of America, an independent company. These are not Blue Cross or Blue Shield products. Guardian is solely responsible.

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