Guardian

Short term disability

Your guide for a seamless process

For a simplified claim experience, file online: guardianlife.com

Are you filing your claim for maternity? Once you have delivered, contact Guardian to report your date and type of delivery. **Please inform us if you are taking baby bonding time following your recovery.**

We may need medical information to review your claim. **Included is an authorization form**. Please provide the authorization form to your physician(s) currently treating you for this condition. Your physician may require an alternate form.

To ensure timely payments, please keep Guardian and your employer informed of updates to your leave. **If you are not able to return to work as planned, contact Guardian so that we can reach out to your physician(s) for updated information.**

It's important your work state is indicated on the claim form. If you work from home and are unsure of your work state, please consult with your employer. If Guardian administers your State Paid Leave policy, you do not need to file a separate claim. We'll take care of that for you.

We will contact you, your employer or physician if any additional information is needed to make a claim decision. **Claim reviews are generally completed within 10 business days, and you will be contacted when a decision is made.***

Questions after submitting your claim? Contact Guardian at 800-268-2525. A Guardian representative is available to help you Monday through Friday, 8:00 am to 8:00 pm EST.

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

*For claims submitted prior to the date of disability, the review will begin on the date of disability and after we have received all required documentation.

Guardian

Short Term Disability Claim Form

Documents can be returned electronically at www.guardianlife.com/forms. Select the "Benefits through work" option and click the "Secure Channel" link to send your private information.
Or, you may complete the form and submit by fax to (610) 807-8270 or email to group_std_claims@glic.com
You may also send to: Group STD Claims, P.O. Box 14331, Lexington, KY 40512 **Customer Service toll-free: 1-800-268-2525**

EMPLOYEE SECTION - PLEASE PRINT AND COMPLETE IN FULL TO PREVENT DELAY IN PROCESSING

1. EMPLOYEE NAME | 2. PLAN NUMBER | 3. EMPLOYER NAME

4. EMPLOYEE HOME MAILING ADDRESS CITY STATE ZIP | 5. EMPLOYEE TELEPHONE NUMBER ( ) -

6. WORK STATE | 7. EMPLOYEE EMAIL ADDRESS

8. MEMBER ID / / | 9. DATE OF BIRTH - - | 10. SOCIAL SECURITY NUMBER | 11. ☐ MALE ☐ FEMALE

12. IS DISABILITY DUE TO YOUR EMPLOYMENT? ☐ YES ☐ NO
IF "YES", HAVE YOU FILED A WORKERS' COMPENSATION CLAIM? ☐ YES ☐ NO

13. IS DISABILITY DUE TO AN ACCIDENT? ☐ YES ☐ NO
IF "YES", DO YOU INTEND TO FILE SUIT? ☐ YES ☐ NO
IS DISABILITY DUE TO SERVICE IN THE MILITARY? ☐ YES ☐ NO

14. IF YOU ANSWERED "YES" TO QUESTION (12) AND/OR (13), PLEASE PROVIDE THE FOLLOWING
DATE OF ACCIDENT / / TIME PLACE
ACCIDENT DETAILS

15. DATE SYMPTOMS FIRST APPEARED / /

16. RETURN TO WORK DATE / / ☐ ACTUAL ☐ POSSIBLE

17. ARE YOU ELIGIBLE TO RECEIVE ANY OTHER INCOME (SOCIAL SECURITY, WORKERS' COMPENSATION, STATE DISABILITY, PAIF FAMILY LEAVE, UNEMPLOYMENT, PENSION, NO-FAULT, ASSOCIATION/INDIVIDUAL DISABILITY PLANS AND SALARY CONTINUATION AND/OR SICK LEAVE BENEFITS, PTO, ETC.)? ☐ YES ☐ NO IF "YES", ATTACH A COPY OF THE AWARD LETTER OR SUPPLY TYPE OF BENEFITS, AMOUNT, FREQUENCY, TELEPHONE NUMBER, AND IDENTIFICATION NUMBER OF SOURCE (ATTACH A SEPARATE PAPER IF NEEDED)

18. IF YOUR REQUEST FOR SHORT TERM DISABILITY IS APPROVED AND YOUR BENEFIT IS TAXABLE, PLEASE GIVE AMOUNT YOU WANT US TO WITHHOLD **PER WEEK** FOR FEDERAL INCOME TAX (MUST BE WHOLE DOLLAR AMOUNT OF AT LEAST $20 PER WEEK AND MAY NOT REDUCE BENEFIT TO LESS THAN $10). **$____ OR ____%**

PLEASE NOTE: CERTAIN DISABILITY BENEFITS ARE CONSIDERED SUPPLEMENTAL WAGES BY THE IRS (SEE IRS PUBLICATION 15A). IF YOUR DISABILITY BENEFIT IS DETERMINED TO MEET THESE REQUIREMENTS, A MANDATORY FEDERAL INCOME TAX WITHHOLDING (22%) IS REQUIRED. IF YOUR CLAIM IS PAYABLE, GUARDIAN WILL ADVISE YOU AT TIME OF PAYMENT IF THIS MANDATORY WITHHOLDING APPLIES TO YOUR BENEFIT PAYMENTS.

19. Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime. In New York, the person shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation."

"Please Note: Your Social Security number is required for IRS tax reporting purposes. Your Social Security number will not be used or disclosed to anyone for any other purpose and will not be retained in any record other than that pertaining to the claim."

PLEASE NOTE: THE ATTACHED HIPAA AUTHORIZATION MUST BE COMPLETED

SIGNATURE OF EMPLOYEE _____ DATE _____

PHYSICIAN SECTION – PLEASE COMPLETE IN FULL AND RETURN TO PREVENT DELAY IN PROCESSING

1. DIAGNOSIS(ES) | 2. ICD-10 CODE(S)

3. IS PATIENT'S DISABILITY DUE TO A) EMPLOYMENT ☐ YES ☐ NO B) ACCIDENT ☐ YES ☐ NO C) PREGNANCY ☐ YES ☐ NO D) MILITARY SERVICE ☐ YES ☐ NO

4. IF DISABILITY IS DUE TO PREGNANCY, PLEASE INDICATE DATE OF DELIVERY ESTIMATED / / (IF UNDELIVERED)
PLEASE INDICATE TYPE OF DELIVERY ☐ VAGINAL ☐ C-SECTION ☐ MULTIPLE BIRTHS ACTUAL / /

5. DATE SYMPTOMS FIRST APPEARED / / | 6. DATE OF FIRST VISIT FOR THIS CONDITION / /

7. A) DATES OF TREATMENT FOR THIS CONDITION
7. B) DATE OF PATIENT'S NEXT APPOINTMENT / /

8. HEIGHT
WEIGHT LBS

9. DATE PATIENT WAS TOTALLY DISABLED (UNABLE TO WORK)
FROM / / THROUGH / /

10. IF PATIENT STILL DISABLED, GIVE DATE FOR
ANTICIPATED RELEASE TO RETURN TO WORK / /

11. DATES PATIENT WAS HOSPITALIZED (IF APPLICABLE)
FROM / / THROUGH / /

12. SURGICAL DATE(S):
CPT(S)/PROCEDURE(S)

13. A) WOULD YOU SUPPORT THE PATIENTS RETURN TO WORK ON A LIMITED BASIS? ☐ YES ☐ NO
IF "YES", PLEASE PROVIDE RESTRICTIONS AND LIMITATIONS THAT WOULD BE IN PLACE

13. B) DURATION OF ABOVE RESTRICTIONS:

14. A) WAS PATIENT REFERRED TO YOU BY ANOTHER PHYSICIAN? ☐ YES ☐ NO
IF "YES", PLEASE GIVE NAME AND TELEPHONE NUMBER OF PHYSICIAN

14. B) DID YOU REFER PATIENT TO ANOTHER PHYSICIAN? ☐ YES ☐ NO
IF "YES", PLEASE GIVE NAME AND TELEPHONE NUMBER OF PHYSICIAN

15. DO YOU BELIEVE THE PATIENT IS COMPETENT TO ENDORSE CHECKS AND DIRECT THE PROCEEDS THEREOF? ☐ YES ☐ NO

16. PRINTED NAME OF PHYSICIAN _____ SPECIALTY _____

PRINTED ADDRESS OF PHYSICIAN _____ TELEPHONE NUMBER (_____) _____-_____

FAX NUMBER (_____) _____-_____ EMAIL ADDRESS _____ TAX ID # _____

SIGNATURE OF PHYSICIAN _____ DATE _____

Guardian

EMPLOYER SECTION – PLEASE PRINT AND COMPLETE IN FULL (QUESTIONS 1-25) TO PREVENT DELAY IN PROCESSING

1. EMPLOYER NAME

2. PLAN NUMBER

3. EMPLOYER ADDRESS CITY STATE ZIP

4.I F BRANCH OR AFFILIATE, PLEASE PROVIDE NAME OF PARENT COMPANY EMPLOYER SOCIAL SECURITY OR TAX ID

5.DATE EMPLOYEE TERMINATED/RESIGNED / /

6. EMPLOYEE NAME

7. EMPLOYEE SOCIAL SECURITY NUMBER - -

8. EMPLOYEE DATE OF BIRTH / /

9. EMPLOYEE JOB TITLE

10. DATE OF EMPLOYMENT / /

11. DATE EMPLOYEE EFFECTIVE FOR STD / /

12. EMPLOYEE INSURANCE CLASS

13. CLAIMAN'TS PHONE NUMBER

14. NORMAL WORK SCHEDULE: MON ☐ TUES ☐ WED ☐ THURS ☐ FRI ☐ SAT ☐ SUN ☐ HOURS/WEEK HOURS/DAY

15. REASON FOR LEAVING WORK:
☐ DISABILITY ☐ MATERNITY ☐ OTHER

16. ACTUAL LAST DAY WORKED / /

17. HOURS WORKED ON LAST DAY

17. CAN THE EMPLOYEE'S JOB BE MODIFIED TO ALLOW FOR RETURN TO WORK?
☐ YES ☐ NO ☐ MAYBE, DEPENDING ON RESTRICTIONS

18. DATE EMPLOYEE RETURNED TO WORK / / ☐ PART TIME ☐ FULL TIME

19. SALARY – (PER THE COMPANY SETUP) PLEASE PROVIDE: ☐ HOURLY ☐ WEEKLY ☐ BI-WEEKLY ☐ SEMI-MONTHLY ☐ MONTHLY ☐ YEARLY

EMPLOYEE'S BASE SALARY (DO NOT INCLUDE BONUS, OVERTIME OR COMMISSIONS) $ (PLEASE CHECK FREQUENCY ABOVE)

EMPLOYEE'S TOTAL BONUS AND COMMISSIONS OVER LAST 24 MONTHS **(IF APPLICABLE)** $ FROM / / TO / /

EFFECTIVE DATE OF EMPLOYEE'S LAST SALARY CHANGE:

IF EARNINGS DEFINITION BASES SALARY ON PRIOR YEAR W-2, PLEASE ATTACH A COPY OF THE PRIOR YEAR W-2 (IF EMPLOYED IN PRIOR YEAR) OR PROVIDE YEAR-TO-DATE SALARY: $ FROM / / TO / /

20. DOES THE EMPLOYEE CONTRIBUTE TO THE COST OF THEIR SHORT-TERM DISABILITY INSURANCE PREMIUM? ☐ YES ☐ NO

IF "YES", PLEASE BE SURE TO COMPLETE THE FOLLOWING ACCURATELY AND FULLY

% PAID BY EMPLOYEE, ☐ PRE-TAX ☐ POST TAX

PLEASE NOTE: SELF FUNDED DISABILITY PLAN BENEFITS ARE CONSIDERED SUPPLEMENTAL WAGES BY THE IRS (SEE IRS PUBLICATION 15A). IF YOUR DISABILITY PLAN IS SELF FUNDED, GUARDIAN WILL DEDUCT A MANDATORY 22% FEDERAL INCOME TAX WITHHOLDING FROM THE DISABILITY BENEFIT CHECKS THAT ARE ISSUED.

21. FOR ASSISTANCE WITH JOB ACCOMMOCATION STAY AT WORK OPPORTUNITIES, CONTACT OUR VOCATIONAL REHABILITATION DEPT. AT 800-233-0691, OR, TO RECEIVE A CALL FROM OUR VOC REHAB DEPT., PLEASE PROVIDE US WITH THE PERSON YOU WOULD LIKE US TO CONTACT:

NAME:

PHONE:

22. A) DID THIS DISABILITY ARISE OUT OF EMPLOYMENT? ☐ YES ☐ NO IF "YES", PLEASE EXPLAIN

B) HAS A WORKERS' COMPENSATION CLAIM BEEN FILED? ☐ YES ☐ NO

23. DOES THIS EMPLOYEE HAVE OTHER GROUP COVERAGE THROUGH GUARDIAN? ☐ LTD ☐ LIFE ☐ FML ☐ STATE DISABILITY/PAID LEAVE STATE PLAN #

23(B) WHAT IS THE EMPLOYEE'S WORK STATE?

24. **JOB DESCRIPTION** – **Please fully complete the following details about the physical aspects of the claimant's job as performed in an 8-hour work day. Please also attach a description of job duties, if available.**

	NEVER	OCCASIONALLY .25 – 2.5 DAILY HRS	FREQUENTLY 2.5 – 5.5 DAILY HRS	CONTINUOUSLY 5.5 – 8 DAILY HRS
SIT	☐	☐	☐	☐
STAND	☐	☐	☐	☐
LIFT/CARRY	INDICATE AMOUNT/FREQUENCY BELOW			
0-10 LBS	☐	☐	☐	☐
10-20 LBS	☐	☐	☐	☐
20-50 LBS	☐	☐	☐	☐
50-100 LBS	☐	☐	☐	☐
OVER 100 LBS	☐	☐	☐	☐

	NEVER	OCCASIONALLY .25 – 2.5 DAILY HRS	FREQUENTLY 2.5 – 5.5 DAILY HRS	CONTINUOUSLY 5.5 – 8 DAILY HRS
WALK	☐	☐	☐	☐
DRIVE	☐	☐	☐	☐
REACH ABOVE	☐	☐	☐	☐
BEND/STOOP	☐	☐	☐	☐
USE HANDS FOR	INDICATE ACTIVITY/FREQUENCY BELOW			
PUSHING/PULLING	☐	☐	☐	☐
FINE MANIPULATION	☐	☐	☐	☐
STRESS LEVEL	☐ LOW	☐ MODERATE	☐ HIGH	☐ VERY HIGH

25. I CERTIFY THAT I HAVE REVIEWED THE ABOVE INFORMATION AND THAT THE EMPLOYEE NAMED ABOVE HAS BEEN A FULL-TIME ACTIVE EMPLOYEE FOR WHOM PREMIUMS HAVE BEEN PAID.

AUTHORIZED EMPLOYER SIGNATURE _____ DATE _____

PRINTED NAME OF AUTHORIZED PERSON TITLE

TELEPHONE NUMBER ( ) - EXT FAX NUMBER ( ) - EMAIL ADDRESS

You may file STD claims online, and check claim status by visiting us at www.guardiananytime.com

Guardian

Authorization to Obtain Information
(Medical records and other information)

Send to: Group STD Claims, P.O. Box 14331, Lexington, KY 40512
Customer Service: (800) 268-2525 FAX: (610) 807-8270
Documents can be returned electronically at www.guardianlife.com/forms. Select the "Benefits through work" option and click the "Secure Channel" link to send your private information.

I, the undersigned, AUTHORIZE any physician, medical or mental health professional, medical practitioner, hospital, clinic, healthcare or other medical or medically related facility, healthcare provider, pharmacy, pharmacy benefit manager, therapist, benefit plan administrator, business associate, insurer or reinsurer, consumer reporting agency subject to the Fair Credit Reporting Act, insurance support organization, insurance agent, employer, financial institution, Governmental Agency including The Social Security Administration, The Veteran's Administration or any other organization or person having any knowledge of The Insured or The Insured's health to give The Guardian Life Insurance Company of America ("Guardian") or its employees and agents, or its authorized representatives, or third parties, any information in its possession about The Insured. This information includes, but is not limited to, medical information as to cause, treatment, diagnoses, prognoses, consultations, examinations, tests or prescriptions with respect to The Insured's physical or mental condition or treatment of The Insured. This may include (but is not limited to) HIV infection, any disorder of the immune system, including acquired immune deficiency syndrome (AIDS), mental illness or use of alcohol or drugs. This information also includes non-medical information concerning The Insured, The Insured's occupation, employment history, driving history, earnings or finances or information otherwise needed to determine policy claim benefits that may be due The Insured.

I, the undersigned, UNDERSTAND that this authorization is part of the policy's Proof of Loss requirement and if I revoke or fail to sign this authorization or alter its content in any way, it may affect the handling of The Insured's claim, including the denial of benefits under The Insured's policy. Any information obtained will not be released by Guardian to any person or organization except to: affiliates (including but not limited to Berkshire Life Insurance Company of America); reinsuring companies; other persons (including but not limited to The Insured's attending medical provider), or insurance support organizations performing business or legal services in connection with The Insured's claim or application for insurance, or as may be otherwise lawfully required, or as I may further authorize. Information disclosed pursuant to this authorization is no longer covered by federal privacy rules and may be redisclosed pursuant to this authorization or as otherwise permitted or required by law. In the event that my coverage with Guardian requires me to pursue benefits available from the Social Security Administration, I further authorize Guardian to disclose information contained in my claim file with third parties specializing in social security disability claims.

I, the undersigned, UNDERSTAND that I have the right to revoke this authorization in writing at any time by sending a written request for revocation to Guardian at P.O. Box 14331, Lexington, KY 40512. I understand that a revocation is not effective to the extent that Guardian has already relied on this authorization, or to the extent that the company has a legal right to contest a claim under an insurance policy or to contest the policy itself.

I, the undersigned, UNDERSTAND some states require that I be informed that: "Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, may be committing a fraudulent insurance act, which is a crime and subject to criminal prosecution, substantial civil penalty and the stated value of the claim for each violation."

I, the undersigned, AGREE the information obtained with this authorization may be used by Guardian to determine eligibility for benefits under The Insured's policy. A photocopy of this form is as valid as the original, and I may request one. This form is valid up to 24 months (12 months in Kansas) from the date shown below.

I, the undersigned, AUTHORIZE the Social Security Administration to release information or records about _____ (The Insured) to Guardian or its authorized representative or third parties. This information is to be released in order to properly adjudicate The Insured's claim or continue The Insured's eligibility for benefits. Please release detailed earnings for up to the last ten years and/or summary record of total earnings and/or information from master benefit records regarding award, denial or continuing benefits. I declare that all answers, statements and information made or given by me, or at my direction, in connection with this claim are and have been complete and true.

_____ _____ _____
Signature of Insured (or authorized representative) Relationship Date

Name of Insured

Address

Claim # Policy # Date of Birth / /

Guardian

Fraud Warning Statements

The laws of several states require the following statements to appear on the claim form:

Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

Alaska: A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arkansas, West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Arizona: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

California: For your protection California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Connecticut, Iowa, Nebraska and Oregon: Any person who knowingly, and with intent to defraud any insurance company or other person, files an application of insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, may be guilty of a fraudulent insurance act, which may be a crime, and may also be subject to civil penalties.

Delaware, Indiana and Oklahoma: WARNING: Any person who knowingly, and with the intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

District of Columbia: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Idaho: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

Kansas: Any person who knowingly, and with intent to defraud any insurance company or other person, files an application of insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, may be guilty of insurance fraud as determined by a court of law.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Louisiana and Texas: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit is guilty of a crime and may be subject to fines and confinements in state prison.

New Mexico: Any person who knowingly presents a false or fraudulent claim for payment or a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties or denial of insurance benefits.

Maine, Tennessee and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefit.

Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Minnesota: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Hampshire: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in N.H. Rev. Stat. Ann. § 638:20.

New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New York: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Ohio: Any person who with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application, or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Rhode Island: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Vermont: It is a crime for any person knowingly to provide material false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company, for any person knowingly to provide material false, incomplete, or misleading information concerning the sale of insurance or the status of an insurer, or for any person to misappropriate the funds of an insured or an applicant for insurance. Penalties include imprisonment, fines, and denial of insurance benefits.

Virginia: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Guardian

Group STD Claims
P.O. Box 14331
Lexington, KY 40512

Direct Pay Enrollment and Authorization

For direct deposit of your Short-Term Disability (STD) benefit payments to your checking or savings account, please include all of the information requested. Please allow up to 10 business days for processing, upon receipt of completed documentation. If you have any questions about completing this form, please contact us at (800) 268-2525.
** **Please be advised that not all STD plans are subject to direct deposit availability** **

1. **Claim Information:**
   Claim Number (if known): _____ Claimant Name: _____ Group #: _____

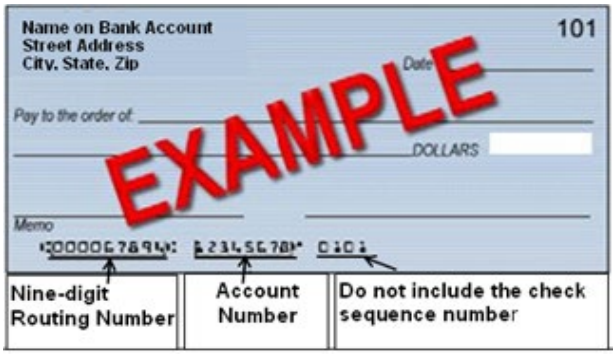
2. **REQUIRED: Provide a voided check, deposit slip or letter from your financial institution with routing and account numbers and attach to this authorization request. See example.**

   Account Type: (Choose One)
   ☐ Checking Account or ☐ Savings Account

   Bank Name:
   _____

   Bank Routing Number (ABA#):
   _____

   Bank Account Number:
   _____



3. **Sign and date this authorization:**
   I authorize Guardian Life Insurance Company of America ("Company") to deposit any benefits I am eligible to receive directly into the account and bank I have indicated above or to such other account as the bank or any successor bank designates as my account. I also authorize the Company to debit my account for any deposits made in error. I also understand that the direct deposit service will stay in effect until I notify the Company in writing of cancellation or until I am no longer eligible for or due payments, whichever comes first. **This request will also stay in effect should my STD claim transition into an approved LTD claim, if applicable**. I understand that I have the opportunity to view my EOBs and payment history via registration on GuardianAnytime.com.
   ☐ Check this box to discontinue receiving paper EOBs.

   _____ _____
   Claimant Signature Date

4. **Joint Account Holder Agreement (Please check here if you are the sole account holder)** ☐
   I understand and agree that any funds deposited after the date of death of the Claimant that are not otherwise payable under the plan are to be immediately returned to Guardian Life Insurance Company of America.

   _____ _____
   Joint Account Holder Signature Date

5. **Please use either method below to return the completed authorization and any attachments (if applicable):**

   Electronic Submission (FOR FASTEST PROCESSING):

   www.GuardianAnytime.com. Click on "Secure Channel" on the Guardian Anytime home page.

   Fax: 610-807-8270

   Mail: Guardian Life Insurance Company of America
   Group STD Claims
   P.O. Box 14331
   Lexington, KY 40512