



GUARDIAN'S ENHANCED NY DBL PLANS

Now Available to Groups Under 50 Employees

That's good news for employers who need to offer New York State Disability Law (DBL) benefits! And as one of the few major insurance carriers offering Enhanced DBL coverage to groups under 50 employees, you know your customers can count on Guardian for:

- Quick, accurate and reliable claims administration
- Coordination with Guardian Long Term Disability to ensure early evaluation of short term claims for long term potential
- Generous discounts when cross-sold with another Guardian non-medical product
- The financial strength and stability* of a disability market leader

Program Overview

	Standard DBL	Enhanced DBL	
Eligible Groups	Any size group	Less than 50 employees	50+ employees
Benefit Percent	50% of employee's salary	50% or 60% of employee's salary	50%, 60%, or 66 2/3% of employee's salary
Benefit Maximum	Up to \$170 per week	Up to \$700 per week (Up to \$500 per week for 2 - 9 employees)	Up to \$750 per week
Benefit Duration	Up to 26 weeks	Up to 26 weeks	Up to 26 or 52 weeks
Benefit Elimination	Benefits begin on the 8 th day of disability		

Sample Rates - Groups Under 50 Lives

Benefit Options	Monthly		Annual	
	Stand-Alone	When Purchased with a Non-Medical Guardian coverage	Stand-Alone	When Purchased with a Non-Medical Guardian coverage
50% of salary up to \$250/Week Male Female	\$3.49	\$3.14	\$37.80	\$33.72
	\$7.73	\$6.88	\$82.68	\$73.92
50% of salary up to \$500/Week Male Female	\$6.26	\$5.77	\$67.80	\$62.28
	\$13.90	\$12.76	\$149.28	\$137.52
50% to salary up to \$700/Week** Male Female	\$8.48	\$7.87	\$91.80	\$85.08
	\$18.84	\$17.46	\$202.56	\$188.40

* Financial information concerning The Guardian Life Insurance Company of America as of 12/31/09 on a statutory basis: Admitted Assets = \$30.9 Billion; Liabilities = \$26.7 Billion (including \$23.5 Billion of Reserves); and Surplus = \$4.2 billion. ** Amounts above \$500/week are limited to groups with 10 or more lives.

This Policy provides New York Statutory Disability Income Insurance only. It does not provide "basic hospital", basic medical, or "major medical" insurance as defined by the New York State Insurance Department. For more information please refer to policy, New York DBL Policy #GP-1-DBL. Benefits, coverage and eligibility are in accordance with Article 9 of the Workers' Compensation Law under the New York Statutory Disability Benefits Law.

For more information please contact:

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2010-7070 (8/10)



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