



Waiver of Life Premium

Frequently Asked Questions

Who is eligible for Guardian®'s Extended Life Benefit (waiver of premium)?

Employees who are in an eligible class, who become disabled under the age of 60, and who meet the Life definition of disability for the Extended Life Benefit.

Can coverage be continued during the waiver elimination period?

Disabled employees must continue to meet the definition of disability (totally disabled) for the Extended Life Benefit during the waiver elimination period.

What are the options for continuing the employee's coverage during the elimination period?

Not all disabled employees may qualify for the Extended Life Benefit. The plan administrator should always recommend disabled employees apply for conversion during the waiver of premium elimination period.

This ensures that employees who do not meet the definition of disability applicable during the waiver elimination period, or are over age 60, would be continuing coverage. Guardian offers an Interim Conversion Plan, which provides a temporary, affordable, conversion option for employees. Or, if preferred, the employer has the option of continuing coverage for a disabled employee on a premium paying basis subject to the terms of the plan.

What happens when an employee who is satisfying the waiver waiting period attempts a return to work?

Guardian's Extended Life Benefit aligns with our disability insurance focus on return to work. If the insured attempts to return to work on a part-time basis, employees do not need to start a new elimination period if they attempted and are unable to return to work and continue to meet the definition of total disability.



What happens when Guardian also has the disability program?

During the Long Term Disability (LTD) claim process, correspondence will occur with the claimant explaining the waiver of premium process and options for continuing coverage. The Waiver Case Manager and LTD Case Manager share all medical information.

What can I/my employees expect if they are approved for waiver?

Guardian will send a letter informing employees of the approval and that benefits will be continued as outlined in the contract and as long as the definition of disability for the Extended Life Benefit is met.

The Guardian Life Insurance
Company of America
New York, NY

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