



What if a disability isn't total?



Helping you through physical and financial recovery

Sometimes an illness or injury causes a drop in income, but doesn't totally prevent you from working. For example, you:

- Can only work reduced hours.
- Aren't able to do some of the tasks you used to do or those tasks takes longer.
- Have recovered from your disability but require time to get back to your pre-disability earnings.

Our Partial Disability Riders are designed to provide more benefits sooner. We offer two types: an Enhanced Partial Disability Rider or a Basic Partial Disability Rider.

Enhanced Partial Disability Rider available with our Provider Choice Premier or Select package

- Our lower loss of income trigger (15%) means you qualify for benefits sooner. You may also qualify if you're unable to work as many hours or unable to perform all the same duties you did prior to your disability.
- Exclusive: Benefits are based on a loss of income due to a disabling condition, with no requirement for reduced time or duties. (Yes, that means you may be eligible for benefits even if you never miss a day of work.)
- For the first 12 months, your benefit will be equal to your actual loss of income, up to 100% of your monthly benefit.
- We treat recovery time the same as a partial disability, so your recovery time can be used to satisfy the benefit elimination period.

Is this right for me? Our Enhanced Partial Disability Benefit Rider can be particularly valuable for professionals and business owners who have fee-for-service income.

Basic Partial Disability Rider available with our Provider Choice Premier and Select packages

- This rider provides a recovery benefit for up to twelve consecutive months for any one claim that is determined by a simple formula (your loss of income for a month divided by your prior income multiplied by the monthly benefit) if you are no longer disabled; and you return to full time gainful employment immediately following a period of disability; and we paid benefits.
- Some disabilities may not prevent you from working, but may slow you down or prevent you from doing some of your job duties. This rider is triggered if you can only work part time and suffer a loss of income of 20% or more.

Is this right for me? Our Basic Partial Disability Benefit Rider is most suitable for salaried employees.

Examples of each: You need back surgery. After being out of work, you need extensive rehabilitation. As your condition improves you return to work part-time, then eventually full time.

	Policy's elimination period	Unable to work at all	Physical recovery allows you to return to work part time	Physical recovery allows you to return to work full time	Financial recovery
Enhanced Partial Disability Benefits	No policy benefits	Policy pays Total Disability Benefits	Policy pays because you suffered loss of income of 15% or greater or you're unable to work as many hours or unable to perform all the same duties you did prior to your disability	Policy continues to pay for loss of income of 15% or greater due to disability — even though returned to work full time	Earnings grow to more than 85% of pre-disability income. Claim ends.
Basic Partial Disability Benefits	No policy benefits	Policy pays Total Disability Benefits	Policy pays because you suffered a loss of time or duties, and a 20% loss of income or greater	Policy pays recovery benefit of your loss of income for a month divided by your prior income multiplied by the monthly benefit because you returned to work in less than 12 months	Helps regain physical and financial strength

To learn more about protecting your income, please contact your insurance representative today.

The Guardian Life Insurance Company of America
guardianlife.com

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Individual disability insurance policy Forms 18ID and 18UD are underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Product provisions and availability may vary by state. In New York: These policies provide disability insurance only. They do not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. For policy form 18ID, the expected benefit ratio is 50%. For policy forms 18UD and 18UD-F the expected benefit ratio is 60%. The expected benefit ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with these policy forms. Optional riders are available for an additional premium.

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