Your Guide to Filing a Long Term Disability (LTD) Claim

We recognize how important it is for you to begin receiving the Long Term Disability (LTD) benefits to which you may be entitled. Guardian would like to make this process as easy as possible for you by providing all the forms and information you will need to initiate an LTD claim, so we can thoroughly review your case and make a timely decision.

To ensure this process goes smoothly, it is imperative that you respond to all questions fully and accurately, and send the forms back to us as soon as possible -- you should not wait to file a claim until the elimination period has passed. The elimination period is the period of time between the onset of a disability and the time you are eligible for benefits.

**How to Complete the Form**

Please follow the instructions outlined below:

- **Section 1**: Claimant Statement – This section should be completed in full by you (the claimant).
- **Section 2**: Employer/Planholder Statement – This section should be provided to and completed in full by your company representative.
- **Section 3**: Attending Physician’s Statement – You (the claimant) should complete the authorization section. The Attending Physician section should be provided to and completed by the physician who first treated you at the time you stopped working or when you reduced your work hours.
- **Section 4**: Direct Pay Enrollment and Authorization -- If we determine that benefits are payable, you will have the option of electing direct deposit of your benefit payments directly into your checking or savings account. Compared to traditional paper checks and postal delivery methods, direct deposit may be more convenient and a faster alternative for you. To enroll, please review and complete the Direct Pay Enrollment and Authorization form included at the end of this package.

*Note: Please also attach any additional information or documentation you feel necessary to support your claim.*

**How to Submit Your Claim**

After all sections of the form have been completed, you will need to submit it along with any supporting information or documentation to the following address:

Guardian  
Group LTD Claims  
PO Box 14333  
Lexington, KY 40512

Or via our secure email site at: [www.GuardianAnytime.com](http://www.GuardianAnytime.com)
When you go to the site, click **Secure Channel** and select **Group_LTD_Claims@glic.com**

If you have any questions while completing these forms, please feel free to contact our Customer Response Unit at 1-800-538-4583 for assistance. Once the claim information is received, you and your employer will be notified of receipt via a formal acknowledgement letter.

Thank you in advance for your attention.

**IMPORTANT NOTICE:** If you have group term life insurance, you may have the opportunity to convert your group life coverage to an individual life insurance policy upon termination of your life coverage. Please contact your employer/planholder immediately upon onset of disability to discuss your options for continuing your life insurance. The timeframe allowed for conversion is limited; please refer to your certificate booklet for details on your conversion rights. If you have any questions regarding conversion, please contact our National Conversion Unit at (800) 433-5982, ext. 5696.
## SECTION 1 - CLAIMANT STATEMENT

To be completed by the Employee/Member *(Be sure to answer ALL questions – Failure to do so may delay your claim review)*

### INFORMATION ABOUT YOU

<table>
<thead>
<tr>
<th>First Name</th>
<th>Middle Initial</th>
<th>Last Name</th>
<th>Social Security Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<table>
<thead>
<tr>
<th>Address of Residence</th>
<th>City</th>
<th>State</th>
<th>Zip</th>
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<tbody>
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<table>
<thead>
<tr>
<th>Telephone #</th>
<th>Cell # or alternate #</th>
<th>E-mail Address</th>
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<tbody>
<tr>
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<table>
<thead>
<tr>
<th>Date of Birth (Month, Day, Year) :</th>
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</table>

- [ ] Male  
- [ ] Single  
- [ ] Widowed  
- [ ] Female  
- [ ] Married  
- [ ] Divorced  
- [ ] Other legal union

Your employer: ______________________________ Group Policy #: ________________________ Occupation: ________________________

Please indicate the extent of your formal education (circle one). This information is needed to evaluate return to work potential.

- [ ] Schooling Completed: 1 2 3 4 5 6 7 8 9 10 11 12  
- [ ] Diploma: [ ] Yes [ ] No  
- [ ] GED: [ ] Yes [ ] No

- [ ] Vocational or Trade School: 1 2 3 4  
- [ ] Field of Study: _________________________________  
- [ ] Certificate or license obtained: [ ] Yes [ ] No

- [ ] College: 1 2 3 4  
- [ ] Degree: _________________________  
- [ ] Masters: [ ] Yes [ ] No  
- [ ] Doctorate: [ ] Yes [ ] No

Fields of Study ______________________________________________________________________________________________________

Briefly describe your past work experience for the last 20 years or attach resume. (Begin with your most recent job.)

<table>
<thead>
<tr>
<th>Job Title</th>
<th>Duties</th>
<th># of Years Worked</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c)</td>
<td></td>
<td></td>
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<tr>
<td>(d)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Spouse’s First Name | Last Name | Date of Birth (Month, Day, Year) |
<table>
<thead>
<tr>
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</table>

Do you authorize us to speak with someone other than yourself regarding your claim?  [ ] Yes  [ ] No  
If yes, advise of name, relationship and telephone # below:

<table>
<thead>
<tr>
<th>Name</th>
<th>Relationship</th>
<th>Telephone #</th>
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</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

Do you have any dependent children?  [ ] Yes  [ ] No  
If yes, name and birth date of each child

Do you have an appointed Durable Power of Attorney to handle your financial affairs?  [ ] Yes  [ ] No  
If yes, please attach a copy.

### INFORMATION ABOUT YOUR CLAIMED DISABILITY

Please provide the date you were first unable to work your regular work schedule due to your condition:  ____/____/____
How many hours did you work that day?  _______

Since that date, have you done any work?  [ ] Yes  [ ] No  
If yes, indicate dates worked, name of employer, and amount earned

Before you stopped working, did your condition require you to change your job, or the way you did your job?  [ ] Yes  [ ] No  
If yes, please explain:

What job duties are you unable to perform due to your condition and why?

If you have not returned to work, do you expect to?  [ ] Yes  [ ] No  [ ] Unknown  
If yes, Part time (date)  ____/____/____  
Full time (date)  ____/____/____. Would you be interested in vocational rehabilitation services to assist with your return to work?  [ ] Yes  [ ] No
What is or are your disabling condition(s)?

What were your first symptoms?

When did you first notice your symptoms? ________________________________ Have you had this condition before? ☐ Yes ☐ No

If yes, when?

Next to each Activity of Daily Living (ADL) listed below, please place the number that most accurately reflects your ability or inability to perform each activity:

1 = I can perform this activity independently;
2 = I can perform this activity with the use of equipment or adaptive devices;
3 = I cannot perform this activity.

___ Bathe (tub, shower, or sponge)  ___ Transfer from bed to chair
___ Dress yourself  ___ Voluntary bladder and bowel control or ability to maintain a reasonable level of personal hygiene
___ Use the toilet  ___ Feed yourself with food that has been prepared and made available to you

Have you suffered a severe cognitive impairment that renders you unable to perform common tasks, such as using the phone, money management, or medication management? ☐ Yes ☐ No If yes, describe:

Date you were first treated by a physician for the condition for which you are claiming disability: ______/_____/_______

Name of Physician ____________________________ Physician’s Telephone # ____________________________

Is your condition related to your employment? ☐ Yes ☐ No If yes, please explain:

Have you filed, or do you intend to file a Workers’ Compensation Claim? ☐ Yes ☐ No If yes, attach a copy of the award or denial.

If your disability was caused by an accident, answer the following questions:

When, where and how did the accident occur?

If a police report was filed, attach a copy of the report. Do you intend to file suit regarding this accident? ☐ Yes ☐ No If yes, provide attorney name, address and telephone #:

INFORMATION ABOUT YOUR CARE AND TREATMENT

Family Physician Name ____________________________ Specialty ____________________________

Address ____________________________ City ____________________________ State ____________________________ Zip ____________________________

Telephone # ____________________________ Fax # ____________________________ Dates Seen: ____/____/____ to ____/____/____

List all other physicians, pharmacy, and hospitals you have seen for your condition (attach separate sheet, if needed)

Physician Name ____________________________ Specialty ____________________________

Address ____________________________ City ____________________________ State ____________________________ Zip ____________________________

Telephone # ____________________________ Fax # ____________________________ Dates Seen: ____/____/____ to ____/____/____

Physician name ____________________________ Specialty ____________________________

Address ____________________________ City ____________________________ State ____________________________ Zip ____________________________

Telephone # ____________________________ Fax # ____________________________ Dates Seen: ____/____/____ to ____/____/____

Pharmacy Name ____________________________ Telephone # ____________________________ Fax # ____________________________

Address ____________________________ City ____________________________ State ____________________________ Zip ____________________________

Hospital Name ____________________________ Dates of Hospitalization: ____/____/____ to ____/____/____

Address ____________________________ City ____________________________ State ____________________________ Zip ____________________________
Complete the sections below for any other income/benefits you have received/are receiving, or are eligible to receive during your disability. Please attach a copy of the award letter.

<table>
<thead>
<tr>
<th>Source of income</th>
<th>Amount(week/month)</th>
<th>Date claim was filed</th>
<th>Date payments began</th>
<th>Date payments ended</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sick pay or salary continuation</td>
<td>$_______________</td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Earnings from work while disabled</td>
<td>$_______________</td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>State Disability</td>
<td>$_______________</td>
<td>_________________</td>
<td>_________________</td>
<td>_________________</td>
</tr>
<tr>
<td>Short Term Disability</td>
<td>$_______________</td>
<td>_________________</td>
<td>_________________</td>
<td>_________________</td>
</tr>
<tr>
<td>Workers’ Compensation</td>
<td>$_______________</td>
<td>_________________</td>
<td>_________________</td>
<td>_________________</td>
</tr>
<tr>
<td>No-Fault Insurance</td>
<td>$_______________</td>
<td>_________________</td>
<td>_________________</td>
<td>_________________</td>
</tr>
<tr>
<td>Social Security Disability</td>
<td>$_______________</td>
<td>_________________</td>
<td>_________________</td>
<td>_________________</td>
</tr>
<tr>
<td>Social Security Retirement</td>
<td>$_______________</td>
<td>_________________</td>
<td>_________________</td>
<td>_________________</td>
</tr>
<tr>
<td>Pension/Disability</td>
<td>$_______________</td>
<td>_________________</td>
<td>_________________</td>
<td>_________________</td>
</tr>
<tr>
<td>Pension/Retirement</td>
<td>$_______________</td>
<td>_________________</td>
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<td>_________________</td>
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<tr>
<td>Unemployment</td>
<td>$_______________</td>
<td>_________________</td>
<td>_________________</td>
<td>_________________</td>
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<tr>
<td>Other</td>
<td>$_______________</td>
<td>_________________</td>
<td>_________________</td>
<td>_________________</td>
</tr>
</tbody>
</table>

Please contact us immediately if any of the above sources of income changes.

INFORMATION ABOUT TAX WITHHOLDING

Federal law requires us to withhold income tax from your check only if you request us to do so. We are also required to send a report to your employer at the end of each calendar year showing your name, total amount of benefits paid to you, total amount withheld, if any, and your social security number. If you want us to withhold tax, please indicate on the line below the whole dollar amount or percentage to be withheld per month. (Minimum of $20.00)

$_______________ .00 or _______________ %

FRAUD NOTICE

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statements of claim containing any materially, false information, or conceals for purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and may also be subject to civil penalties, or denial of insurance benefits.

The laws of New York require the following statement appear: 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.

* ____________________________________________________________________________ Date ___ / ___ / _____

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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.

**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: The falsity of any statement in the application shall not bar the right to recovery under the policy unless such false statement was made with actual intent to deceive or unless it materially affected either the acceptance of the risk or the hazard assumed by the insurer.

**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, Kansas, Nebraska, Oregon, and Vermont:** 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.

**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, Virginia 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 an 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.

**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.
Permission to Obtain and Disclose 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 PO Box 14333 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.

Authorizing Signature ____________________________________________ Date ____________________

Relationship or authority, if other than The Insured ____________________________________________
**SECTION 2 - EMPLOYER/PLANHOLDER STATEMENT**

**TO BE COMPLETED BY THE EMPLOYER/PLANHOLDER**

<table>
<thead>
<tr>
<th>Employee/Member Name (Hereafter referred to as claimant)</th>
<th>Social Security Number</th>
<th>Date of Birth</th>
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<tbody>
<tr>
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Claimant’s Address (Street, City, State, Zip)

<table>
<thead>
<tr>
<th>INFORMATION ABOUT THE EMPLOYER / PLANHOLDER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company’s Name</td>
</tr>
<tr>
<td>Address (Street, City, State, Zip)</td>
</tr>
<tr>
<td>Name and address of division where claimant works (if different from above)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>INFORMATION ABOUT THE CLAIMANT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date claimant was hired</td>
</tr>
<tr>
<td><strong><strong>/</strong></strong>/____</td>
</tr>
<tr>
<td>Insurance class:</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Was the claimant insured under your prior LTD policy?</td>
</tr>
<tr>
<td>If Yes, please provide the effective and termination dates of coverage: / / Through / /</td>
</tr>
<tr>
<td>Name of prior carrier:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>INFORMATION ABOUT THE CLAIMANT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Has the claimant been terminated?</td>
</tr>
<tr>
<td>Reason:</td>
</tr>
<tr>
<td>Would you be willing to rehire this person?</td>
</tr>
<tr>
<td>Reason:</td>
</tr>
<tr>
<td>Did LTD insurance continue while on family leave?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>INFORMATION NEEDED FOR WITHHOLDING AND REPORTING TAXES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions to the cost of this insurance: % paid by employer Check here if claimant elected a bonus back/gross up arrangement (IRS Ruling 2004-55) on a Post Tax basis % paid by claimant Pre-Tax Post-Tax</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>INFORMATION ABOUT THE CLAIM</th>
</tr>
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<tbody>
<tr>
<td>What was the claimant’s regular job? How long had the claimant been performing his/her regular job?</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Was the claimant performing his regular job on his or her last day at work?</td>
</tr>
<tr>
<td>If No, how long had this claimant been performing this other job?</td>
</tr>
<tr>
<td>Last day claimant worked</td>
</tr>
<tr>
<td><strong><strong>/</strong></strong>/____</td>
</tr>
<tr>
<td>Reason for leaving work:</td>
</tr>
<tr>
<td>dismissed</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Date claimant is expected/did return to work</td>
</tr>
<tr>
<td>Part time?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>INFORMATION ABOUT YOUR PENSION PLAN (Do not complete for maternity claim.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you have a pension plan?</td>
</tr>
<tr>
<td>If Yes, what type?</td>
</tr>
<tr>
<td>(Check as many as applicable)</td>
</tr>
<tr>
<td>Is the claimant eligible for your pension plan?</td>
</tr>
<tr>
<td>If No, why?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>INFORMATION ABOUT YOUR PENSION PLAN (Do not complete for maternity claim.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>If the claimant is participating, when is he or she eligible for benefits under the plan?</td>
</tr>
<tr>
<td>Is there a Disability Retirement option available to this claimant?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>INFORMATION ABOUT YOUR JOB ACCOMMODATION OR RETURN-TO-WORK POLICIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does your company have a job-holding policy?</td>
</tr>
<tr>
<td>What is the name, title, and telephone number of the person we should contact to discuss return to work or job accommodation opportunities?</td>
</tr>
</tbody>
</table>
INFORMATION ABOUT THE CLAIMANT’S SALARY

| Average earnings excluding bonus, overtime and special compensation as of the most recent redetermination date: |
| $ _________________ | Week | Month | Year |

Date of last salary increase __/__/____

Is this claimant eligible for salary continuation?  
☐ Yes   ☐ No   If Yes, what is the weekly amount? $ __________ When did benefits begin? __/__/____ End? __/__/____

Has the claimant filed for Short Term Disability or State Disability benefits?  
☐ Yes   ☐ No   If Yes, what is the weekly amount? $ __________ When did benefits begin? __/__/____ End? __/__/____

List any other sources of income to which the claimant is entitled as a result of this disability:

---

### Information about the physical aspects of the claimant’s job

Check the items below that relate to the claimant’s job and complete the information requested. Use these definitions for the frequency of occurrences in an eight hour day:

- Not Applicable means the person does not perform this activity
- Occasionally – 15 minutes up to 2 ½ hours
- Frequently – 2 ½ hours up to 5 ½ hours
- Continuously – 5 ½ hours and beyond

<table>
<thead>
<tr>
<th>Activity</th>
<th>N/A</th>
<th>Occasionally</th>
<th>Frequently</th>
<th>Continuously</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standing</td>
<td></td>
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</tr>
<tr>
<td>Walking</td>
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<tr>
<td>Sitting</td>
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<tr>
<td>Balancing</td>
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<tr>
<td>Bending</td>
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<tr>
<td>Kneeling</td>
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<tr>
<td>Crouching</td>
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<tr>
<td>Crawling</td>
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<tr>
<td>Reaching</td>
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<tr>
<td>Working overhead</td>
<td></td>
<td></td>
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<tr>
<td>Keyboard Use/Repetitive Hand Motion</td>
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<tr>
<td>Climbing</td>
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<tr>
<td>Driving</td>
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</table>

<table>
<thead>
<tr>
<th>Activity</th>
<th>Description</th>
<th>Frequency</th>
<th>Weight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pushing</td>
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<td></td>
<td>lbs.</td>
</tr>
<tr>
<td>Pulling</td>
<td></td>
<td></td>
<td>lbs.</td>
</tr>
<tr>
<td>Lifting</td>
<td></td>
<td></td>
<td>lbs.</td>
</tr>
<tr>
<td>Carrying</td>
<td></td>
<td></td>
<td>lbs.</td>
</tr>
</tbody>
</table>

Stress level  
☐ Low  ☐ Moderate  ☐ High  ☐ Very high

Can the job be performed by alternating sitting and standing?  
☐ Yes  ☐ No

Claimant must use hands for repetitive action such as:

- Simple grasping
- Firm grasping
- Fine manipulation

<table>
<thead>
<tr>
<th></th>
<th>Right</th>
<th>Left</th>
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</thead>
<tbody>
<tr>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
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<tr>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
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<tr>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Use feet for repetitive movements as in operating foot controls:

- Right
- Left

☐ Yes  ☐ No  ☐ Yes  ☐ No  ☐ Yes  ☐ No

---

### REQUIRED ATTACHMENTS AND SIGNATURE

Please attach a copy of the claimant’s job description.
If salary is based on a W-2, K-1, 1099 or a similar document, attach a copy of the most recent document.
If you have medical information from the claimant’s file relating to this disability, please attach copies.
If a work related claim is filed, send a copy of the initial report of injury or illness and award notice.

Fraud Notice
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 purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and may also be subject to civil penalties, or denial of insurance benefits.

The laws of New York require the following statement appear: 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 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.

__________
Name (Please print or type)

__________
Title

__________
Email Address

__________
Signature

__________
Date
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.

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: The falsity of any statement in the application shall not bar the right to recovery under the policy unless such false statement was made with actual intent to deceive or unless it materially affected either the acceptance of the risk or the hazard assumed by the insurer.

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, Kansas, Nebraska, Oregon, and Vermont: Any person who knowingly, and with intent to defraud any insurance company or other person, files an application 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.

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 confinement 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, Virginia 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.

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.
## SECTION 3 - ATTENDING PHYSICIAN'S STATEMENT

### PATIENT AUTHORIZATION

(This part to be completed by the claimant: The patient is responsible for the cost of completing this form)

<table>
<thead>
<tr>
<th>Name of Patient</th>
<th>Date of Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address of Patient</th>
<th>City</th>
<th>State</th>
<th>Zip</th>
</tr>
</thead>
<tbody>
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</table>

<table>
<thead>
<tr>
<th>Employer/Planholder Name</th>
<th>Group Policy #</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

I, the undersigned "patient", 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 me or my 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 me. This information includes, but is not limited to, medical information as to cause, treatment, diagnoses, prognoses, consultations, examinations, tests or prescriptions with respect to my physical or mental condition or treatment of me. 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 me, my occupation, employment history, driving history, earnings or finances or information otherwise needed to determine policy claim benefits that may be due me. I agree that a photocopy of this form is as valid as the original, and that this form is valid up to 24 months (12 months in Kansas) from the date shown below.

Signed (Patient) Date

---

### THIS PART TO BE COMPLETED BY THE ATTENDING PHYSICIAN

**THIS PART TO BE COMPLETED BY THE ATTENDING PHYSICIAN**

Patient’s condition is the result of:
- [ ] Illness
- [ ] Injury
- [ ] Pregnancy

Is the condition due to a work related illness or injury? [ ] Yes [ ] No

If pregnancy, indicate LMP date: _____ / _____ / ______
Delivery Date: _____ / _____ / ______

Type of delivery: [ ] Vaginal [ ] C-Section [ ] Single Birth [ ] Multiple Births

### DIAGNOSIS

Primary diagnosis: __________________________________________________________

Secondary diagnosis(es): ______________________________________________________

Subjective symptoms:

Physical examination findings:

Test results (list all results, or enclose test):

<table>
<thead>
<tr>
<th>Test</th>
<th>Date</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

### TREATMENT

Date of onset of this condition: _____ / _____ / ______

Date you first treated this patient for this condition: _____ / _____ / ______

Date of most recent visit: _____ / _____ / ______

Date of next office visit: _____ / _____ / ______

Frequency of visits/treatment for this condition: [ ] Weekly [ ] Monthly [ ] Other

Was patient referred to you by another physician? [ ] Yes [ ] No

If yes, provide name, address, phone # and fax #:

Have you referred this patient to any other physician? [ ] Yes [ ] No

If yes, Date(s): _____ / _____ / ______

Physician Name

Specialty

Address (Street, City, State, Zip)

Phone #

Describe treatment plan (Include medication, therapy, counseling, rehab, etc.):

Has surgery been performed? [ ] Yes [ ] No

If yes, Date: _____ / _____ / ______

Procedure: ____________________________________________________________

CPT Code: ______________________

Was patient hospitalized for this condition? [ ] Yes [ ] No

If yes, Date(s) admitted: _____ / _____ / ______

Date(s) discharged: _____ / _____ / ______

Name of Hospital

Address

City | State | Zip
---|-------|-----|

Progress (please check one): [ ] Recovered [ ] Improved [ ] Unchanged [ ] Retrogressed

Patient is (please check one): [ ] Ambulatory [ ] Bed confined [ ] House confined [ ] Hospital confined [ ] Nursing Home/Assisting Living confined [ ] Other

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Page 9 of 12
LEVEL OF FUNCTIONAL IMPAIRMENT

Did you advise the patient to:

a) reduce work hours?  Yes  No  If yes, as of what date?  _____ / _____ / _____

b) cease work?  Yes  No  If yes, as of what date?  _____ / _____ / _____

c) work light duty?  Yes  No  If yes, as of what date?  _____ / _____ / _____

Degree of Physical Impairment:  In an 8-hour work day, your patient can:

Lift/carry (in pounds)  1-10  11-20  21-50  51-75  76+
Push/pull (in pounds)  1-10  11-20  21-50  51-75  76+

Total hours with positional changes

Sit  8 7 6 5 4 3 2 1 (hrs)
Stand  8 7 6 5 4 3 2 1 (hrs)
Walk  8 7 6 5 4 3 2 1 (hrs)
Alternately sit/stand  8 7 6 5 4 3 2 1 (hrs)

Bend/stoop:  Never  Occasionally  Frequently
Reach:  Never  Occasionally  Frequently
Drive:  Never  Occasionally  Frequently
Dominant Hand:  Right  Left

Other restrictions: ______________________________________________________________________________________________________

Duration of restrictions: __________________________________________________________________________________________________

Degree of Psychiatric Impairment: if applicable (check one):

☐ Inadequate information to make assessment
☐ Essentially good functioning in all areas. Occupationally and socially effective.
☐ Slight difficulty in occupational functioning, but generally functioning well. Has some meaningful interpersonal relationships.
☐ Moderate impairment in occupational functioning. Limited in performing some occupational duties.
☐ Major impairment in several areas—work, family relations. Avoidant behavior, neglects family, is unable to work.
☐ Inability to function in almost all areas.

Current GAF (Global Assessment of Functioning): ___/90  Highest GAF in past year: ___/90

Do you believe that this patient is competent to endorse checks and direct the use of the proceeds?  Yes  No

Degree of Cardiac Functional Impairment: (check one):

☐ Class 1 (No limitation);  ☐ Class 2 (Slight limitation);  ☐ Class 3 (Marked limitation);  ☐ Class 4 (Complete limitation)

Please supply patient's height: ___________ weight ___________ blood pressure _______ / ______;  EF ___________% date ___________

Return to Work Expectation

In your opinion, does the patient have some capacity for work?  Yes  No

If yes, as of what date:  _____ / _____ / _____  ☐ Full-time  _____ / _____ / _____  ☐ Part-time

If no, when do you anticipate the patient will have capacity for work?  _____ / _____ / _____  ☐ Full-time  ☐ Part-time  ☐ Never

PLEASE ATTACH PERTINENT MEDICAL RECORDS INCLUDING, BUT NOT LIMITED TO, PROGRESS NOTES, DIAGNOSTIC TEST RESULTS, DISCHARGE SUMMARIES, OPERATIVE REPORTS, CONSULTATION REPORTS AND MENTAL STATUS EXAM (IF APPLICABLE). THIS WILL HELP TO EXPEDITE THE CLAIM PROCESSING AND REDUCE ADDITIONAL REQUESTS AND FOLLOW UP.

Physician's Name _______________________________ Degree ___________________________ Specialty ___________________________

Address _______________________________ City ___________________________ State ___________________________ Zip

Telephone # _______________________________ Fax # ___________________________ Tax ID # ___________________________

Remarks: __________________________________________________________________________________________

FRAUD NOTICE

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x __________________________________________ Date ________/_______/_______

Signature of Physician (no stamp)
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Direct Pay Enrollment and Authorization

For direct deposit of your Long Term Disability (LTD) benefit payments to your checking or savings account, please include all of the information requested. Check the appropriate box for either checking or savings account. Please allow 4 to 8 weeks for processing.

1. Claim Information:
   Claim Number*: ________________________________________________
   Claimant Name*: ________________________________________________

2. Provide the following bank information*:
   **Account Type:**
   - Checking Account
     (include a blank personal check marked “void”) See the check diagram to the right to identify the bank routing number and your account number
   - Savings Account
     (include the routing and account numbers as provided by your bank)

   **Bank Name:** _________________________________________
   **Bank Routing Number (ABA#):** ___________________________
   **Bank Account Number:** _________________________________
   *Required Information

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. I understand that I have the opportunity to view my EOBs and payment history on GuardianAnytime.com.

   [ ] Check this box to continue to receive 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. Return the completed Authorization either by mail or via secure e-mail at [www.GuardianAnytime.com](http://www.GuardianAnytime.com), click secure channel, then select [Group LTD claims@glic.com](mailto:Group_LTD_claims@glic.com).

   Guardian Life Insurance Company of America
   Group LTD Claims
   P.O. Box 14333
   Lexington, KY 40512