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# Coronavirus Communications Update

Dear Broker,

Keeping you, your clients and our customers well informed during the Coronavirus crisis is a top priority for us. Please [read this message from our CEO Deanna Mulligan and President Andrew McMahon](#) just sent to our Group planholders.

If you have any questions, please contact your Guardian Group Sales Representative.



## Comprehensive short term disability programs include quarantine benefits

As a disability insurance leader,\* Guardian is committed to providing comprehensive plans for companies large and small. That's why, in an uncertain world, income protection for quarantines is included as part of any Guardian short term disability plan.

Employees placed under a quarantine order (as issued by the Centers for Disease Control (CDC) or the U.S. Secretary of Health and Human Services) do not meet traditional definitions of disability. They may not have a diagnosed sickness, but if confined, they'll likely face financial hardship if prevented from performing their jobs. Guardian's quarantine benefit helps them rest assured their income will be protected — we'll pay the eligible benefit amount for the duration of an employee's quarantine order.

### How it works

The example at right illustrates how benefits may be paid.

### Assumptions:

- Employee is quarantined for 30 days because of possible exposure to an infectious disease
- The Short Term Disability (STD) plan has an elimination period of 7 days (for disabilities due to sickness)

Example	Day #	Benefits
Quarantine ordered	Day 1	—
STD elimination period	Days 1-7	—
Quarantine period (after elimination period)	Days 8-30	STD benefits paid during this time (total of 3 weeks)

After the quarantine period, if the employee is determined to be disabled, benefits could be paid for his disability until the maximum period under the plan (excluding any weeks paid for the quarantine period).

Contact your Guardian Group sales representative for more information.

The Guardian Life Insurance  
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\* Guardian ranks #1 in Group Disability Sales and Inforce cases based on LIMRA U.S. Workplace Benefits Disability Insurance 2018 Sales and Inforce Reports. Excludes Individual business sold at the workplace. Guardian's Group Short Term Disability is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Plan documents are the final arbiter of coverage. STD Policy Form GP-1-STD-15-1.0 et al. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America ©Copyright 2020 The Guardian Life Insurance Company of America.

*In regards to our Quarantine Benefit Rider, it is included on our new 2016 DI contracts. STD plans written under our old contract will not include the rider. I have listed out some important bullet points that you and your agents may find useful below regarding the Quarantine Benefit Rider on our updated STD policies.*

- *A claimant is eligible for this benefit when they are put under a quarantine order by The Centers for Disease Control and Prevention (CDC) or department of health and a condition has not yet been diagnosed.*
- *The claimant must be under quarantine order through the Elimination Period and beyond.*
- *Benefits are to be paid for the entire quarantined period (after satisfying the elimination period), assuming all other eligibility requirements have been satisfied.*
- *If the claimant remains disabled after the quarantine order has been lifted, continue to pay the disability benefit (minus the weeks paid under quarantine benefit) for as long as medical supports or until maximum duration is met.*
- *The claim should be coded as an Illness.*
- *An employee diagnosed with the Coronavirus may be eligible for STD payments. The planholder's STD contract should be examined to see what benefits are available.*

*For employees who have not been diagnosed with the virus but are under mandatory quarantine due to potential exposure, the Disability 2016 contract automatically includes the Quarantine Benefit Rider. The rider enables Guardian to pay claims while an employees is confined due to a quarantine order, even if not diagnosed with the illness.*