



FAQ about Student & Resident LTD Plans during the COVID-19 Pandemic

Will Student LTD Group coverage continue if the school converts to online learning during the pandemic?

Group Long Term Disability (LTD) coverage would continue for the students during online education provided the school continues to view them as active, full-time students, with premiums paid.*

Will Guardian accommodate a delayed graduation date?

4th year students that were set to graduate at the end of the Spring 2020 semester:

- If the University graduation date is delayed due to the pandemic then LTD coverage would continue for the students provided the University views them as active, full-time students.
- If the school closed during the pandemic then coverage would continue until the earlier of the graduation date or June 30, 2020.*
- If the school reopens by June 30, 2020 to resume classes then the LTD coverage would continue until graduation.

Will Guardian accommodate a delayed graduation date for Student conversion?

- The Group LTD Conversion Provision could be utilized if the conversion application is submitted within 31 days of the end of group coverage (the earlier of the graduation date or June 30, 2020).*

Will Guardian require additional premiums for a delayed graduation date for conversion?

4th year students that graduate later than normal:

- Guardian will charge prorated premiums for coverage extension beyond the policy anniversary for the 4th year students. Full annual premiums would be required for covered students that are not graduating.*
- Guardian will require additional premium for students that required an additional full semester to graduate.*

Will Guardian accommodate an early graduation date for conversion?

4th year students that were set to graduate at the end of the Spring 2020 semester and whose school implements an earlier graduation date than normal:

- If the University graduation date is moved up due to the pandemic, then the group LTD coverage would end at that graduation date.
- The graduating student would be able to exercise the conversion provision of the Group LTD policy.*
- The Group LTD policy requires that the conversion application be submitted within 31 days of the graduation without having any restrictions on when that graduation date should occur.*
- Group premiums that have been paid for time beyond the early graduation date can be taken as a credit on a prorated basis.

Will Guardian accommodate an earlier completion date for Medical Resident conversion?

Residents that complete their residency earlier than scheduled due to the pandemic will be accommodated.

- If the Residency ends early then the insured would be able to exercise the conversion provision of the Group LTD policy. The conversion application would need to be submitted within 31 days of that Residency completion date.*
- Group premiums that have been paid for time beyond the Resident's completion date can be taken as a credit on a prorated basis.

Guardian will continue to monitor the pandemic. We will communicate any changes regarding this temporary accommodation prior to 6/30/2020, including whether we will be extending the accommodation timeframe, or if we will return to the original contract provisions in your policy regarding eligibility requirements.

**The Guardian Life Insurance
Company of America**

New York, NY

guardianlife.com

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*Subject to all other terms and conditions of the Group LTD Policy. May vary by state. FAQ's as of March 31, 2020. The information presented here is for informational purposes and is not intended to serve as legal advice. Please consult with appropriate professionals for legal, compliance, and tax counsel as needed. Please refer to any relevant insurance policy or absence management agreement you have with Guardian for more specified contract details. In the event of any conflict between the information presented here and the relevant policy/agreement, the policy/agreement will control. Group insurance products are 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. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America®