

Build the Protection That's Right For You

Provider Choice – Value & Flexibility

Use this worksheet with your insurance representative to help build the right income protection for your unique needs. Some options may not be available with others. There are also times when additional limitations may apply to certain occupations. See a sample policy for details.

Base Policy Features & Endorsements

- ✓ **Serious Illness Benefit** – Pays above and beyond your regular monthly benefit amount for certain disabilities.
- ✓ **Presumptive Total Disability Benefit** – Doing more for you in the event of certain disabilities.
- ✓ **Hospice Care Benefit** – Pays benefits sooner if admitted to hospice facility.
- ✓ **Waiver of Elimination Period** – Pays benefits faster.
- ✓ **Waiver of Premium** – Reduces the financial stress of a disability.
- ✓ **Occupational Rehabilitation, Modification and Access Benefit** – Additional assistance, if you want it, to help you get back to work.

Award-Winning Services

- DALBAR 2015 Insurance Service Award
- Recognized for delivering a superior standard of care.

	PREMIER	SELECT	ESSENTIAL
Total Disability Definition	<input type="checkbox"/> Enhanced True Own-Occupation* for Physicians Only <input type="checkbox"/> True Own-Occupation* <input type="checkbox"/> 2-Year True Own-Occupation then Modified <small>*Depending on occupation, Specialty Language may apply.</small>	<input type="checkbox"/> Enhanced True Own-Occupation* for Physicians Only <input type="checkbox"/> True Own-Occupation* <input type="checkbox"/> 2-Year True Own-Occupation then Modified <small>*Depending on occupation, Specialty Language may apply.</small>	<input type="checkbox"/> 2-Year True Own-Occupation then Modified <input type="checkbox"/> 2-Year Modified Own-Occupation then Any
Protection for Student Loan Debt	<input type="checkbox"/> \$250-\$2,000/month	<input type="checkbox"/> \$250-\$2,000/month	–
Cost of Living Adjustment (COLA)	<input type="checkbox"/> 3% Compound <input type="checkbox"/> 6% Maximum <input type="checkbox"/> 4-Year Delayed	<input type="checkbox"/> 3% Compound <input type="checkbox"/> 6% Maximum <input type="checkbox"/> 4-Year Delayed	–
Benefits for Partial Disability	<input type="checkbox"/> Basic Partial <input type="checkbox"/> Enhanced Partial	<input type="checkbox"/> Basic Partial	<input type="checkbox"/> Short-Term Residual
Ability to Increase Benefits as Your Income Grows	<input type="checkbox"/> Future Increase Option	<input type="checkbox"/> Future Increase Option <input type="checkbox"/> Benefit Purchase Option	–
Extended Benefits for Later Life	<input type="checkbox"/> Retirement Protection Plus <input type="checkbox"/> Lump Sum Benefits <input type="checkbox"/> Graded Lifetime Benefits	<input type="checkbox"/> Retirement Protection Plus <input type="checkbox"/> Lump Sum Benefits <input type="checkbox"/> Graded Lifetime Benefits	–
Catastrophic Benefits (CAT)	<input type="checkbox"/> Enhanced Catastrophic <input type="checkbox"/> Basic Catastrophic	<input type="checkbox"/> Enhanced Catastrophic <input type="checkbox"/> Basic Catastrophic	–
Benefits for Mental and/or Substance – Related Disorders	<input type="checkbox"/> Unlimited	<input type="checkbox"/> 24 months	<input type="checkbox"/> 6 months
Other Options	<input type="checkbox"/> Unemployment Waiver of Premium <input type="checkbox"/> Social Insurance Substitute	<input type="checkbox"/> Unemployment Waiver of Premium <input type="checkbox"/> Social Insurance Substitute	<input type="checkbox"/> Social Insurance Substitute

Benefit descriptions used here are summaries. See policy for all the terms and conditions necessary to qualify for benefits. Not all benefits, conditions and limitations are listed. Individual disability insurance policy forms 18ID, 18UD underwritten and issued by Berkshire Life Insurance Company of America (BLICOA), Pittsfield, MA. BLICOA is a wholly owned stock subsidiary of and administrator for The Guardian Life Insurance Company of America, New York, NY. Product provisions and availability may vary by state. Optional riders are available for an additional premium.

