



Paid leave benefit rider

Enhance short-term disability coverage with paid leave options for family care and bonding leave

At some point, a majority of your employees may need to take time away from work to bond with a new child, care for a loved one, or deal with their own serious health issue. Researchers have revealed the ways in which paid family and medical leave programs can benefit both families and businesses through estimated costs, potential savings, and anticipated positive health and business outcomes.¹

When you choose to add the optional paid leave benefit rider to your Guardian Short Term Disability (STD) Insurance, you can help support your employees' financial well-being when they need to be away from work. With the rider, employees can continue to earn a portion of their pay while taking time to address serious health conditions, care for loved ones, or care for a new child. This is the most widely available rider of its kind, enhancing the support offered by STD insurance.



Only 27% of workers in the United States have access to paid family leave through their employers.²

Benefit options

| | Parental/bonding leave only | Parental/bonding leave plus family care leave |
|---------------------------|--|---|
| What's covered | <ul style="list-style-type: none"> Leave to bond with a newborn child or a child placed with the parent(s) through adoption or foster care for the first 12 months after birth or placement | <ul style="list-style-type: none"> Leave to bond with a newborn child or a child placed with the parent(s) through adoption or foster care for the first 12 months after birth or placement Leave to care for a family member with a serious health condition Leave to care for a family member due to a military exigency Leave to care for the employee or a family member, to deal with issues related to domestic violence and abuse (finding new, secure lodging, court appearance and other legal issues, etc.) |
| Elimination period | <ul style="list-style-type: none"> None. Benefits begin on the first day of birth or placement. | Choice of: <ul style="list-style-type: none"> Benefits begin on first day of eligible leave (no elimination period) The 7-day elimination period will begin on the first day of leave taken. The employee cannot receive paid benefits until the next leave date after 7 calendar days. |
| Intermittent leave | Employers may or may not wish to allow for intermittent leave. <ul style="list-style-type: none"> Intermittent leave must be taken in full-day increments. Payments for less than a full day are not allowed. | Employers may or may not wish to allow for intermittent leave. <ul style="list-style-type: none"> Intermittent leave must be taken in full-day increments. Payments for less than a full day are not allowed. The 7-day elimination period must be satisfied with consecutive days of absence before the benefits are payable. |
| Benefit payable | Salary percent <ul style="list-style-type: none"> Options of 20% to 100% Does not need to match the STD benefit percent | Leave weekly benefit maximum <ul style="list-style-type: none"> Must match the underlying STD weekly benefit amount. <p>Note: The plan design applies to all leave reasons.</p> |

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| Duration | <ul style="list-style-type: none"> • From 2 to 26 weeks • Doesn't need to match the underlying STD duration weeks <p>Note: Duration weeks apply to all leave types and cannot vary by leave type.</p> | <ul style="list-style-type: none"> • From 2 to 26 weeks • Doesn't need to match the underlying STD duration weeks <p>Note: Duration weeks apply to all leave types and cannot vary by leave type.</p> |
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If you elect to include this rider in your STD benefits, the plan design may coordinate benefits in one of two ways:

| No leave benefits paid if STD pays (consecutive payment) | Leave benefits paid when STD pays (concurrent payment) |
|--|--|
| <ul style="list-style-type: none"> • When STD pays, no leave benefit is payable. • Weeks that STD are paid will reduce the available weeks payable under the Paid Leave Benefit. | <ul style="list-style-type: none"> • There will be no offset until STD plus leave benefit exceeds 100%. • Employee can be "made whole" during this time. |

To learn more about our short-term disability insurance, contact your broker or Guardian representative.

The Guardian Life Insurance
Company of America
guardianlife.com

New York, NY
2024-175803 (06/26)

- 1 [Paid Leave Research – National Partnership for Women & Families](#)
- 2 [Paid Leave – National Partnership for Women & Families](#)

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