

# Disability Plans

## PHYSICIAN LEVEL COVERAGE

COVERAGE	SHORT-TERM DISABILITY	LONG-TERM DISABILITY
Coverage amount	60% of salary to maximum \$3462/week	60% of salary to maximum \$15000/month
Maximum payment period	17 weeks	To age 65, standard ADEA
Accident benefits begin	Day 14	Day 181
Illness benefits begin	Day 14	Day 181
Waiting period		
Current employees	Planholder determines	Planholder determines
New employees	Planholder determines	Planholder determines

### YOUR GUARDIAN PLAN OFFERS:

**File short-term disability**  
claims by phone with Teleguard® at  
(888) 262-5670.

**Premium payments waived**  
once you begin receiving benefits.

**Reliable claim payments**

### Did you know?

Most experts agree that after medical insurance, disability is the most important coverage to have.