



Understanding partial disability and recovery

A closer look at real-life scenarios

Often, a disability doesn't prevent you from working entirely, but rather it hinders your ability to perform the duties of your job.

Whether you're unable to perform all of your duties or you can't perform those duties for the same length of time, many injuries and illnesses can impact your income despite your still working. This is known as partial disability.

Because of this, we offer both basic and enhanced partial disability benefit riders. Both options can help protect your income in the event of a partial disability.

Enhanced benefits and recovery provisions built-in

When deciding on a partial disability benefit rider, it's important that you choose one that not only fits your needs, but one that can also provide the best protection possible during all phases of a disability.

Whether Basic or Enhanced, our partial disability options first provide **enhanced benefits** to help during the onset of your disability.

- For the first six months of benefit eligibility, our Basic Partial option will consider your loss of income to be the greater of 50% or your actual percentage of loss.
- For the first 12 months of benefit eligibility, our Enhanced Partial option will provide a dollar-for-dollar benefit equal to your loss of income up to the amount of your monthly benefit.

As you return to work full-time following your partial disability, our Basic and Enhanced partial disability options will provide **additional benefits** thanks to their built-in recovery provisions. These benefits help you transition back to work full-time during recovery:

- With our Basic Partial option, we'll provide a recovery benefit for up to twelve consecutive months for any one claim equal to your loss of income for a month divided by your prior income multiplied by the monthly benefit



if you are no longer disabled; and you return to full time gainful employment immediately following a period of disability; and we paid benefits. The loss of income must be at least 20% of prior income.

- And with our Enhanced Partial option, if you continue to suffer at least a 15% loss of pre-disability income and such a loss is solely due to the injury or sickness that caused your partial disability, we'll still consider you partially disabled and continue your partial disability benefit.

An enhanced benefit like no other

- Our Enhanced Partial Disability Benefit rider provides an additional feature that few carriers can compare with.
- Because our Enhanced Partial option treats a qualifying period of recovery as a partial disability, **it can be used to complete the Elimination Period.**

Real-life scenarios

1 Michael — an attorney with our Basic Partial Disability Benefit Rider

As an attorney, Michael spent much of his time researching and managing his cases; however, during a motor vehicle accident, he fractured his wrist and elbow. As a result, he was unable to work for 4 months:

- This satisfied his 90-day elimination period.
- Michael was considered totally disabled and became eligible for his total disability benefit.

Following his period of total disability, Michael returned to work part-time. Although he hadn't fully recovered yet, he was able to perform most of duties though a bit slower than usual:

- Back to work part-time making about 25% less than he did before.
- He was considered partially disabled and became eligible for his partial disability benefit.
- During his period of partial disability, Michael received his enhanced benefit which treated his loss of income to be 50%.

Finally, after two months of working part-time, Michael's wrist and elbow healed enough for him to return to work full-time. He still worked a few hours less than before, but enough to once again be considered full-time.

- Back to work full-time within 12 months of satisfying his elimination period.
- He received his recovery benefit equal to his loss of income for a month divided by his prior income multiplied by the monthly benefit.

Michael, following his motor vehicle accident:



- 4 months totally disabled ● 2 months partially disabled ● Recovery benefit received

2 Sarah — a certified public accountant with our Enhanced Partial Disability Benefit Rider

For years, Sarah had been the trusted accountant for many in her local community. She worked hard to earn a strong reputation and great relationship with those in the nearby towns.

Following on her success, she later partnered with a local firm helping to expand her network. With only a year in their partnership had Sarah successfully built a clientele that stretched across numerous states and counties.

In the prime of her success, however, Sarah began experiencing significant pain and numbness in her dominant right wrist. This drastically affected her ability to perform her daily work. It wasn't long afterwards that she found herself being diagnosed with Carpal Tunnel Syndrome.

Initial steroid injection treatments allowed her to continue working for some time, but her condition eventually progressed further. Finally, after another year, she required carpal tunnel release surgery:

Following her operation, Sarah was unable to work for 60 days:

- This satisfied 60 days towards her 90-day elimination period.
- Eager to get back to work, Sarah returned full-time following those two months. Unfortunately, while Sarah was out, some of her lesser established clients had sought services elsewhere, impacting her usual income:
- Although back to work, Sarah suffered a loss of income of at least 15% that was solely due to the sickness that caused her disability.
- Thanks to the Recovery Provision built into her Enhanced Partial Disability Rider, her recovery period continued to satisfy her 90-day elimination period.

Following one month of Sarah's limited income, she had completely satisfied her 90-day elimination period:

- Despite having returned to work full-time, Sarah had still become eligible for her partial disability benefits.
- As part of her initial 12-month enhanced benefits, Sarah received dollar-for-dollar replacement of her lost income up to the amount of her monthly benefit.

Sarah, following her diagnosis of carpal tunnel surgery:



**Talk to your trusted financial professional about the benefits
of protecting your income during a partial disability.**

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An individual's eligibility for benefits is determined on a case-by-case basis, taking into consideration the factual circumstances presented as well as the terms and conditions of his/her policy(ies).

Individual disability insurance policy forms 18ID, 18UD and 18GI underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Product provisions and availability may vary by state. In New York: These policies provide disability insurance only. They do not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. For policy form 18ID, the expected benefit ratio is 50%. For policy forms 18UD, 18GI, 18UD-F, an 18GI-F, the expected benefit ratio is 60%. The expected benefit ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with these policy forms.

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