



TeleGuard® LTD Claims Submission

One call, no forms equals a faster, more efficient claims process

Today, most employers need to get much more done with far less staff. So when an employee is out on disability, it can significantly impact your client's workplace productivity.

That's why Guardian works smarter to keep it simple for your clients — by offering claims services that allow employers to focus on their business, and employees to focus on recovery and getting back to work.

TeleGuard advantages

- Eliminates claims forms to make it easy for employees to file a claim, and allows us to quickly obtain medical certification from physicians.
- Employees make just one phone call to our toll-free, in-house Telephonic Intake Unit.
- Specially-trained, experienced representatives collect all information from employees over the phone — getting answers the first time, and help to expedite claims review and determination.
- Employees always speak with a knowledgeable Guardian representative — not a representative from an outsourced customer service center.
- No claim forms to complete, no mail delays, and a quick, easy claim filing process.

Physician outreach is made within 5 business days



- Claim intake is done by Disability Intake Unit
- Claim is reviewed by dedicated LTD Case Manager

- Outreach to employer to verify eligibility
- Outreach to physician
- Outreach to employee

- All information reviewed and decision rendered; call made to employee advising of status
- Decision letters sent to employee and employer

Contact your Guardian Group sales representative for more information.

The Guardian Life Insurance
Company of America

guardiananytime.com

New York, NY

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