



Program and Product Facts

We provide a distinctively different way for you to enhance your worksite benefits business. DI@WORK™ combines a robust product with unique new features, highly competitive pricing, aggressive case offers, and state-of-the-art enrollment capabilities.

Highlights

Industry-leading program

- First-class capabilities
- Strong sales support
- Competitive offers
- Flexible funding options
- Hassle-free implementation
- State-of-the-art enrollment

Industry-leading product

- Non-cancellable, guaranteed renewable to age 65 or 67
- Unique portability feature
- Retirement contribution protection
- Guaranteed Standard Issue underwriting
- Premium discounts
- Optional riders



The DI@WORK™ Program

A customizable program to supplement worksite Group Long-Term Disability (LTD) coverage with discounted individually-owned disability income insurance.

Use when the objective is	<ul style="list-style-type: none">• To develop a benefit program that enables employers to enhance their group disability insurance benefits while controlling their costs
What the program does	<ul style="list-style-type: none">• DI@Work offers employers a cost-effective way to offer disability insurance to their employees• Offers Guaranteed Standard Issue (GSI) coverage—the best way for employees to obtain individual disability income protection because coverage is offered at a discount and with limited medical underwriting
What the program offers	<p><i>Flexibility to work with—or without—existing coverage:</i></p> <ul style="list-style-type: none">• As a supplement to Group Long Term Disability (LTD)• A stand-alone disability insurance program• A Retirement Protection Plus (RPP) disability insurance program to help cover retirement plan contributions* <p><i>Funding options to meet business objectives</i></p> <ul style="list-style-type: none">• An employer-paid benefit that can be limited to executives or key employees• A voluntary employee-paid benefit• A combination of an employee-funded voluntary program with employer-paid coverage for key employees
Why the program is needed	<ul style="list-style-type: none">• Many employees aren't fully protected from the risk that a long-term disabling injury or illness would have on their ability to earn an income• Group LTD may leave key employees underinsured because it caps benefits and often doesn't cover incentive compensation or bonuses
Target market	<p><i>Firms consisting of:</i></p> <ul style="list-style-type: none">• Professional groups (Legal, Accounting, Architectural, Engineering)• Service industries (Advertising, Marketing, Financial Services, Distributors)• Technology industries (Computer, Software, High Tech firms)• Bio Tech and Pharmaceutical industries• Manufacturing industries (Executive and Managerial groups)
Benefits for the employer	<ul style="list-style-type: none">• Flexible structure tailored to the needs of the company and its employees• Coverage can be employer paid, voluntary, or a combination of both• Helps provide a competitive employee benefit package to attract and retain high quality staff; and recognize key employees• Tax advantages on employer paid premium**• The employer can choose to cover only key employees or offer different benefits to each "group" in the plan• Simple to implement—we provide customized co-branded communications and state-of-the-art enrollment tools
Benefits for the employee	<ul style="list-style-type: none">• Discounted coverage on policies that are individually owned and portable• Guaranteed Standard Issue coverage without comprehensive medical underwriting• User-friendly educational materials and fast, easy enrollment• Premiums paid by the employer are tax exempt**
Program requirements	<ul style="list-style-type: none">• Employer paid groups of 5+ eligible participants and employee paid groups of 75+ participants

continued

The Product

Income ProVider (policy form 1200) is the product used in the DI@Work™ program. This individual disability income insurance policy is designed exclusively for use with employer-sponsored Guaranteed Standard Issue (GSI) cases. The Income ProVider policy chassis and optional riders can be used to create a customized product to meet employer needs and supplement Group LTD coverage.

- Base product features**
- Unique!**
 - Our **Portable GSI feature** offers the insured a one-time opportunity to increase coverage up to the maximum GSI offer even if the insured changes employers.
 - New!**
 - The **Presumptive Benefit** is now included in the base contract.
 - New!**
 - More generous, 12 months of benefits for those working outside the U.S.
 - Enhanced!**
 - Two optional riders to upgrade the basic **2-year own occupation definition of total disability**
 - Extended Own Occupation Rider – offers own occupation and not working coverage for the full benefit period.
 - True Own Occupation Rider – offers own occupation coverage for the full benefit period.
 - Built-in **Return-to Work Incentive Benefit** encourages employees to return to work by providing a loss-of-income residual benefit for up to 12 months.
 - New!**
 - **Flexible discounts** based on the specifics of the case.
 - **Premium payments and coverage can be suspended** when unemployed or during military service, then resumed at original rates without evidence of medical insurability.

Optional riders

- Two residual riders provide a monthly benefit proportionate to the income loss when the insured continues to be residually disabled following the end of the Return-to-Work Incentive period. Both options require a loss of time or duties and a minimum income loss of 20% of prior income.
 - **Basic Residual Disability Benefit** – a loss of 20% or more provides a residual benefit; a loss of 80% or more qualifies for 100% of the benefit. A recovery benefit is paid as a lump sum if the insured recovers within 18 months of the end of the Elimination Period.
 - **Enhanced Residual Disability Benefit** – a loss of 20% or more provides a residual benefit; a loss of 75% or more qualifies for 100% of the benefit. A recovery benefit is paid as a monthly benefit up to the full benefit period and is proportionate to any income loss.
- **Cost of Living Adjustment (COLA)** of 3% or 6% helps the monthly benefit keep pace with inflation; tied to the CPI-Urban index and compounded.
- **Catastrophic Disability Benefit (CAT)** provides an additional monthly benefit if disability from sickness or injury is catastrophic.
- **Retirement Protection Plus (RPP)** provides a monthly benefit to help retirement savings continue to grow while disabled. May cover employee and employer match retirement plan contributions.

Policy form	Income ProVider policy form 1200 (01/11)
Occupation classes	6, 5, 4, 3*, 2*, 1* and 6M, 5M, 4M, 3M*, 2M*, 1M* (*Limited to <20% of the insurable population)
Issue ages	18 – 70, age last birthday
Issue limits for GSI and Buy-up	\$500 minimum - \$16,000 maximum per month
GSI Issue ages	18 – 64, age last birthday
GSI limits	\$500 minimum - \$10,000 maximum per month
Underwriting	Guaranteed Standard Issue (GSI)
Benefit periods	To Age 65, To Age 67, 2 and 5 years
Elimination periods	90, 180, 360 and 720 days

continued

Premium rates	Unisex – level rates
Risk classes	Tobacco-user and non-tobacco user
Discounts	10%*, 15%, 20%*, 25%, 30%* or 35% (*used in combination not to exceed 25% Voluntary and 35% Employer Paid)
Retirement Protection Plus policy structure	<ul style="list-style-type: none"> • Issue age 18-60, age last birthday • If totally disabled only • To Age 65 Benefit Period • Choice of 180 or 360 day Elimination Period • 3% COLA available

Learn more

Contact your regional wholesaler.

* Retirement Protection Plus is not a pension plan or a substitute for one.

** This publication is offered for the purposes of education and information only and should not be considered tax or legal advice. For information on your client's specific situation, please consult a legal or tax advisor.

Disability products, including Income ProVider policy form I200 (01/11), are 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 features may vary by state.



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