



Submitting a Claim with TeleGuardSM

One call is all it takes.

It's easy to submit a Short Term Disability (STD) claim with Guardian's TeleGuard claims submission process. TeleGuard allows you to submit your disability over the phone rather than filling out any paperwork, letting you focus on your recovery and getting back to work.

Your employer will supply you with a TeleGuard Authorization card that includes the instructions on how to telephonically file a disability claim. If you become disabled, this card also serves as a medical authorization for your treating physician to release information to Guardian.

Prior to submitting a claim

- 1 Sign your TeleGuard card and provide a copy of it to your physician to be retained in your patient file.
- 2 Inform your physician that a Guardian representative will be contacting their office by phone to obtain medical information concerning your claim.
- 3 Have this information ready before you call the TeleGuard intake unit:
 - Your full name, address, phone number and social security number
 - Your employer's plan number (029062), contact name and phone number
 - Your physician's name, address, phone number and fax number

Submitting a claim

Call Guardian's in-house TeleGuard intake unit to initiate your claim at 888-889-2953, Monday through Friday, between the hours of 8:00 a.m. - 8:00 p.m. (EST). A TeleGuard representative will collect all of your information over the phone.

Once a claim has been initiated it is reviewed within one business day. Your employer is then contacted to verify your eligibility and your physician is contacted to obtain medical information about your disability. If all the information needed to review your claim is received, and the plan's elimination period has been satisfied, a claim determination is made and you will be notified by your dedicated Case Manager with the decision or status of your claim.*

Sample TeleGuard Card

	The ABC Company G#999999
Instructions To expedite your Short Term Disability claim filing process, please call to initiate your claim as soon as your disability begins. We can be reached at 1 888 262 5670, Monday through Friday between the hours of 8:00a.m.–8:00p.m (EST). Please be prepared to provide the following information:	
1. Your full name, address, phone number and social security number	
2. Your employer contact name and phone number	
3. Your physician's name, address, phone number and fax number	
4. If you have not already done so, please sign the authorization portion of this card (on the reverse side) and provide a copy to your physician to be retained in your patient file.	
Important: Prior to initiating your claim, please inform your physicians that a Guardian representative will be contacting their office by phone, to obtain medical information concerning your claim.	

	The ABC Company G#999999
Authorization	
In order to determine if Short Term Disability benefits are payable, Guardian requires your authorization for the release of medical information pertaining to your claim. Please authorize the release of this information by signing below and ask your physician(s) to retain a photo-copy of this card. You should also advise your physician that a Guardian representative will be calling shortly to obtain the needed information. Please retain your original card, in the event that it is needed in the future.	
I authorize my physician and/or medical provider to disclose to Guardian any information regarding my diagnosis, treatment, disability status and medical history.	
Employee / Patient Signature	Date

The Guardian Life Insurance
Company of America
New York, NY

guardianlife.com

(Future written communications may be in English only.)

*Claims are processed within 7 days or less, this is based on average turnaround time with Guardian Short Term Disability Claims Department. Guardian's Group Short Term Disability Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Policy Form No. GP-1-STD-07-1.0 and No. GP-1-STD-15-1.0, et al. Guardian® is a registered trademark of The Guardian Life Insurance Company of America®. ©Copyright 2020 The Guardian Life Insurance Company of America.