

Filing a disability claim

As soon as you know you will be out of work due to an illness or accident based on your plan's waiting period, follow the simple steps below to file your disability claim.

1. You will need the following information to expedite the process:
 - Personal contact and employment information (job title and work location) and Group/Plan ID.
 - Reason for the request including date of disability and your last day at work. If for a medical condition, a description of your illness, symptoms and/or diagnosis.
 - Details about your doctor, hospital or client visits (including treatment dates, physician name, phone number, fax number, and area of specialty).
 - List of other claims you filed or will file and bank routing information if you wish to set up direct deposit.
2. File your claim on your mobile device by clicking this [link](#).
3. Review your information to make sure it is complete and accurate (incomplete information will delay the process).

What's next

- Guardian will review your claim and if complete, determinations are typically made within 10 business days.
- If your claim is approved, you will receive an approval letter based on your notification preferences with details about your claim as well as any additional steps that you will need to make while you are on disability.
- Checks will be mailed unless you elected and are eligible for direct deposit (fastest and recommended option). Instructions for establishing direct deposit are provided on the form in the link above when you file your claim.
- Guardian may need to reach out to you, your employer or physician while you are out for verification or requests for medical extension which require additional time to review.

If you have questions, log on to guardianlife.com anytime or speak to a representative Monday - Friday between 8:00 a.m. to 8:00 p.m. (ET) at 1-800-268-2525.