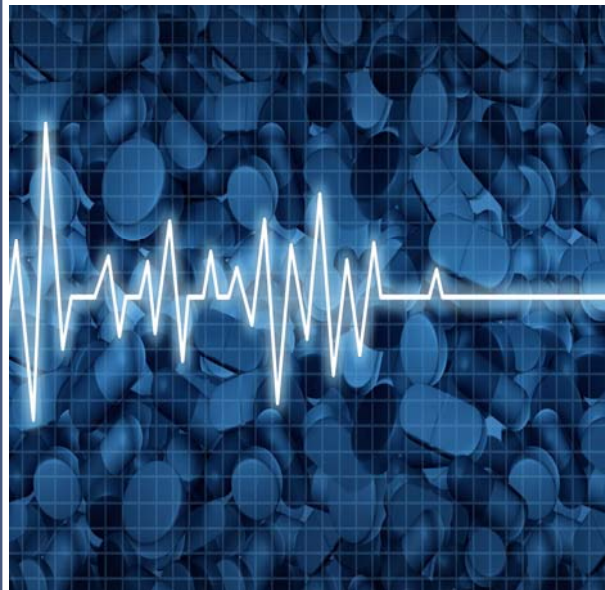


# 2023 BENEFITS GUIDE



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*Plan Year: January 1, 2023 - December 31, 2023*

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## Contact Information

Refer to this list when you need to contact one of our benefit vendors. For general information, contact the Payroll/Benefits Administration Department for assistance.

Medical Insurance			
	Gravie	(855) 451.8365	Member.gravie.com/contact
Dental, Vision, Basic Life and AD&D, Voluntary Life and AD&D, Long Term Disability			
	Guardian	(888) 600-1600	www.guardiananytime.com
Critical Illness, Accident Insurance, Hospital Indemnity, Short Term Disability			
	Guardian	(888) 600-1600	www.guardiananytime.com
	Vicki Camden	260-327-3677	Vicki.camden@whitko.org
Benefit Consultants			
	The DeHayes Group 11118 Coldwater Rd, Suite 100 Fort Wayne, IN 46845 (260) 424-5600	Kevin Rush, Benefit Consultant Emily Poston, CSA Holly Nix, Eligibility/Claims Specialist	kevinr@dehayes.com eposton@dehayes.com holly@dehayes.com



Dear Employee,

Whitko Community School Corporation encourages employees to get health coverage and partners with Gravie to bring you Gravie Comfort, the first plan of its kind. Gravie Comfort offers 100% coverage for common, in-network healthcare services you need most. With Gravie Comfort, there's zero confusion. You know exactly what's covered, making it easy to use your health benefits without concern of surprise bills and hidden costs.

This packet includes helpful information regarding your health coverage options, rates and how to get started.

The following notices and documents can be accessed at <https://www.gravie.com/2023sbcswhitkocommunityschoolcorporation/> and a paper copy of these can be requested at no charge by contacting the Gravie Care Team at 855.451.8365.

- Summary of Benefits and Coverage (SBC) for each plan option
- Special Enrollment Notice
- Release of Information
- Privacy Notice
- CHIP Notice
- Medicare Part D Notice (applicable only to Medicare-eligible individuals).
- Enrollment Form
- Employee Waiver Form

Please pay attention to Gravie communications you receive via email for important information regarding your enrollment. If you have any questions, please contact the Gravie Care Team at 855.451.8365 or [member.gravie.com/contact](https://member.gravie.com/contact).

Thank you,

## Health benefits you can actually use

We improve the way people purchase and access healthcare. Your employer partners with Gravie to bring you Comfort, the nation's first-of-its-kind health plan that provides 100% coverage on most common healthcare services. With Comfort, there's zero confusion. You know exactly what's covered, making it easy to use your benefits without concern of hidden costs and surprise bills.

### No hidden costs. No surprise bills.

#### No-Cost Services

- Preventive care
- Primary care
- Specialist visit
- Urgent care visit
- Labs & imaging
- Generic prescriptions
- Online care
- Mental health care
- And more

#### Other Services

- Emergency room  
\$250 copay
- Brand name prescriptions  
\$75 copay
- Non-preferred brand name prescriptions  
\$100 copay or no cost after out-of-pocket max\*
- Specialty prescriptions  
\$125 copay or no cost after out-of-pocket max\*
- Hospital surgery/procedure  
No cost after out-of-pocket max

\*\$125 copay on Comfort GX plans. No cost after out-of-pocket-max on standard Comfort plans.

### Get care when you need it



Emma hurts her ankle on a run. She visits her doctor for a check-up and an x-ray.

 **COMFORT™** **\$0**

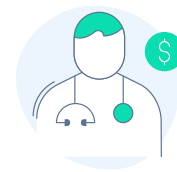
Traditional Plan ~\$450



Sue takes a generic prescription daily.

 **COMFORT™** **\$0**

Traditional Plan ~\$120 annually



Roger is feeling under the weather. He heads to the doctor for a check-up, and his doctor orders blood work.

 **COMFORT™** **\$0**

Traditional Plan ~\$30 copay & ~\$220 blood work

## 2023 Medical Plan Options

Plan Name	Gravie- Traditional HSA	Gravie- Traditional HSA w/ HRA	Gravie- Comfort
Plan Type Network	HSA Cigna	HSA w/ HRA Cigna	Comfort Cigna
<b><u>Deductible</u></b>			
<b>Individual</b> In-Network	\$7,500	\$3,000	N/A for No Cost Services
<b>Individual</b> Out-of-Network	\$15,000	\$10,000	\$10,000
<b>Family</b> In-Network	\$15,000	\$6,000	N/A for No cost Services
<b>Family</b> Out-of-Network	\$30,000	\$20,000	\$20,000
<b><u>Coinsurance</u></b>			
In Network	100% / 0%	100% / 0%	N/A
Out-of-Network	50% / 50%	50% / 50%	50%
<b><u>Out-of-Pocket Maximum</u></b>			
<b>Individual</b> In-Network	\$7,500	\$3,000	\$4,500
<b>Individual</b> Out-of-Network	no cap	no cap	no cap
<b>Family</b> In-Network	\$15,000	\$6,000	\$9,000
<b>Family</b> Out-of-Network	no cap	no cap	no cap
<b><u>Physician Office Services</u></b>			
Primary Care	0% after deductible	0% after deductible	No Cost
Specialist	0% after deductible	0% after deductible	No Cost
Urgent Care	0% after deductible	0% after deductible	No Cost
<b><u>Preventive Services</u></b>			
	<i>Deductible waived</i>	<i>Deductible waived</i>	
Routine Annual Exam	0%	0%	No Cost
Well Child Care	0%	0%	No Cost
<b><u>Inpatient/Outpatient Services</u></b>			
Emergency Room	0% after deductible	0% after deductible	\$250 copay
Room & Board / Physician	0% after deductible	0% after deductible	Out of pocket max applies
Surgical / X-Ray, Lab	0% after deductible	0% after deductible	No Cost
<b><u>Prescription Drugs</u></b>			
Retail Pharmacy	0% after deductible	0% after deductible	\$0/\$75/\$100/\$125 copay
Mail Order Drugs	0% after deductible	0% after deductible	0/\$150/\$200 copay
<b><u>24 Pay Deductions</u></b>			
Employee Only	\$90.24	\$125.58	\$211.14
Employee/Spouse	\$221.99	\$299.66	\$487.83
Employee/Child(ren)	\$166.88	\$226.29	\$371.06
Family	\$265.61	\$374.47	\$639.00

## A better experience with experts in your corner

Every member gets Gravie Care, which includes support from a dedicated team of experts available to help you navigate the complexities of health benefits and make the most of your plan year-round.

Need help understanding your coverage options? Finding a new doctor or specialist? Reading claims & EOBs? **Gravie Care has you covered.** Once you've enrolled, access your plan resources at [member.gravie.com](https://member.gravie.com).



### Connect with Gravie Care

Call us at 855.451.8365 or send a secure message at [member.gravie.com/contact](https://member.gravie.com/contact)

## Frequently asked questions

### What are my plan options?

Your employer may offer additional Gravie health plans alongside Comfort. Check out the Plan Options flyer for a detailed breakdown of your coverage options. If you have questions about which plan to choose, Gravie Care can help you compare them.

### When can I enroll?

Your employer will establish an **annual open enrollment period** when eligible employees can enroll in coverage or make changes. Employees who become eligible mid-year will have an opportunity to enroll during onboarding. Employees can also enroll in coverage or make changes within 30 days of experiencing a qualifying life event. Common examples of life events include losing other group coverage, exhausting COBRA, marriage, birth, or adoption of a child. If you have questions about qualifying life events, contact Gravie Care.

### How do I pay for my health plan?

Any premium responsibility after your employer's contribution will be deducted via payroll.

### How do I check if my provider is in network?

You'll have access to provider search links during the enrollment process to confirm that your providers are in network.

### Do I have to enroll in a plan through Gravie?

It's up to you! If you have access to health benefits through a spouse, parent, or other means, you can waive coverage. Your employer or Gravie Care can provide you with the waiver form.

### Am I eligible for government tax credits?

If you are eligible for this group plan option, you are not eligible for tax credits toward the cost of a marketplace health plan.

### Can my spouse and/or family be covered?

Yes! You can add your spouse and/or dependents under the age of 26 to your health plan.

## Ready to get started? It's easy!

1

Your employer will communicate your enrollment period.

2

During that time, choose your health plan and complete enrollment.

3

Access your plan resources at [member.gravie.com](https://member.gravie.com)

## The Network



Gravie partners with Cigna to provide broad access to quality coverage. Cigna offers one of the nation's leading Preferred Provider Organizations (PPO) – a network of physicians, clinics, hospitals, and other health care providers who have agreed to deliver quality, cost-effective health care services.

With a growing nationwide PPO network of more than **1 million health care professionals** and more than **6,300 facilities**, Cigna offers you a range of quality choices to help you stay healthy.

**Remember, staying in-network is important for avoiding any unexpected charges.** Before receiving care you can easily search for doctors, specialists, clinics, and more. All you need to do is log in to your account at [member.gravie.com](http://member.gravie.com) and click the “Doctors” link from your health plan.

**Traveling? We've got you covered.** Wherever you go in the US, you'll have access to a broad PPO network. For details on your travel coverage, contact Gravie Care.





## Now there are even more reasons to love your health plan.

With Gravie, you get access to best-in-class virtual care and fitness perks that empower you to lead a healthier life.

Gravie partners with industry leaders to give you access to a suite of digital services that aim to enhance your health and wellness journey. For many Gravie health plan members, these services are included at no additional cost. Check your benefits summary for more information.



Gravie health plan members have access to virtual care including general medicine, dermatology, and mental health (18+) through Teladoc Health, the world leader in whole-person virtual care. Mental health care includes clinical services such as psychiatry and therapy visits, and non-clinical services such as mental health coaching and digital programs.

*Cost sharing may apply depending on plan type. Check your benefits summary for more information.*



Gravie health plan members (13+) have access to Sword, a clinical-grade digital physical therapy program that helps members overcome back, joint, and muscle pain through personalized care from licensed physical therapists and innovative sensor-based technology. Unlike traditional physical therapy, members can access treatment wherever and whenever it's convenient.

*Starting January 1 for new and renewing plans.*



Gravie health plan members (18+) get unlimited access to FitOn's library of 30K+ virtual classes, including cardio, HIIT, yoga, pilates, meditation, dance, and barre, as well as nutrition guides, meal plans, fitness courses and challenges, and more. Gravie's fitness partners remove barriers that often prevent members from achieving a healthier lifestyle through diet and exercise.

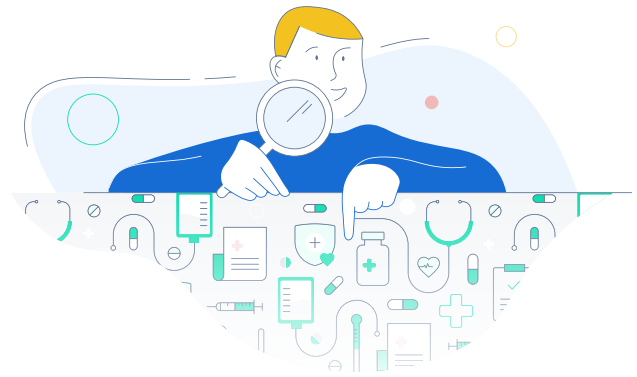


Sign up for these services by logging in to your Gravie account at [member.gravie.com](https://member.gravie.com).



## Preventive Care 101

One of the best ways to stay healthy and save on healthcare costs is to take advantage of the preventive care services that are available to you at no additional charge. With Gravie, you have access to over 80 preventive care services, including annual wellness exams, select health screenings, vaccinations, select counseling services, supplements, preventive care prescriptions, medical devices, and more!



### No-cost preventive care services you have access to include:



#### General Health

- Annual physical exam
- Blood pressure and cholesterol screenings
- Depression screening
- Diabetes screening
- Fall prevention for adults 65 years and over, living in a community setting
- Healthy diet counseling
- Osteoporosis screening
- Sexually transmitted infection (STI) screening and prevention counseling



#### Vaccinations

- |                              |                          |
|------------------------------|--------------------------|
| • Diphtheria                 | • Meningococcal          |
| • Hepatitis A                | • Mumps                  |
| • Hepatitis B                | • Pertussis              |
| • Herpes Zoster              | • Pneumococcal           |
| • Human Papillomavirus (HPV) | • Rubella                |
| • Influenza (flu shot)       | • Tetanus                |
| • Measles                    | • Varicella (Chickenpox) |



#### Women's Care

- Annual well-woman exam
- Contraception
- Sexually transmitted infection (STI) screening and prevention counseling



#### Pregnancy Care

- Anemia screening
- Breastfeeding support and counseling
- Folic acid supplements
- Preeclampsia prevention and screening
- Sexually transmitted infection (STI) screening and prevention counseling
- Urinary tract or other infection screening



## Cancer Prevention

- Breast cancer screening
- Colorectal cancer screening
- Cervical cancer screening
- Lung cancer screening
- Skin cancer prevention counseling



## Children's Care

- Autism screening
- Behavioral assessments
- Blood pressure screening
- Healthy diet and obesity counseling
- Hearing and vision screenings
- Immunization vaccinations
- Lead screening
- Phenylketonuria (PKU) screening for newborns
- Well-baby and well-child exams



## Mental Health and Drug Abuse

- Alcohol misuse screening and counseling
- Depression screening
- Tobacco use screening and counseling

## Expanded Preventive Care

All of Gravie's plans have access to an expanded list of preventive care services, including:

- Angiotensin Converting Enzyme (ACE) inhibitors for those with congestive heart failure, diabetes, and/or coronary artery disease
- Anti-resorptive therapy for those with osteoporosis and/or osteopenia
- Beta-blockers for those with congestive heart failure and/or coronary artery disease
- Blood pressure monitor for those with hypertension
- Inhaled corticosteroids for those with asthma
- Insulin and other glucose lowering agents for those with diabetes
- Retinopathy screening for those with diabetes
- Peak flow meter for those with asthma
- Glucometer for those with diabetes
- Hemoglobin A1c testing for those with diabetes
- International Normalized Ratio (INR) testing for those with liver disease and/or bleeding disorders
- Low-density Lipoprotein (LDL) testing for those with heart disease
- Selective Serotonin Reuptake Inhibitors (SSRIs) for those with depression

For a complete list of all preventive care included in your plan, please reference the Summary Plan Description (SPD) found in your Gravie Member Account.



## Home Delivery by Magellan Rx Pharmacy

### Save time and money with a 90-day supply of your medications by mail

Gravie partners with Magellan Rx Management to provide pharmacy benefits through your health plan. If you take maintenance medications for long-term conditions like arthritis, asthma, diabetes, high blood pressure or high cholesterol, you could save with home delivery through Magellan Rx Pharmacy.

#### How to get started

Getting started with home delivery is easy! First, ask your doctor to write two prescriptions:

- 1 30-day supply to fill at your local pharmacy
- 2 90-day supply plus refills to fill by mail

Next, you may either ask your doctor to e-prescribe to Magellan Rx Pharmacy, LLC (Mail-ORL) or fax your prescription to [888-282-1349](tel:888-282-1349).

- Faxed prescriptions may only be sent by a doctor's office and must include patient information and diagnosis.
- For prompt delivery, please provide your payment information by mailing in your completed home delivery order form or by calling [800-424-8274](tel:800-424-8274).

Mail your 90-day prescription and completed order form with payment to  
Magellan Rx Pharmacy, P.O. Box 620968, Orlando, FL 32862.

Home delivery order forms are available at [www.magellanrx.com/member/forms](http://www.magellanrx.com/member/forms)



#### Save Money

Depending on your plan design, you may be able to get a 90-day supply of your medication for less money than three separate fills. And standard shipping is free!



#### Save Time

Easily refill your medication one time every three months either online or by phone. That means no more drive time or waiting at the pharmacy!



#### Peace of Mind

Your medication is mailed to you, quickly and securely. Registered pharmacists check all orders and are available to help 24 hours a day, 7 days a week.

## Frequently asked questions

### When should I use a retail pharmacy?

You should use your local retail pharmacy for the first 30-day prescription of a maintenance medication you get from your doctor as well as prescriptions received for an acute condition, like an infection.

### When will I receive my medication?

Your order should arrive 7-10 days after Magellan receives your prescription. They may need to contact your doctor for more info. To avoid delays, be sure to fill out all forms completely and include payment if you know the amount due. Orders with multiple prescriptions may be shipped separately.

### Can I set up my prescription to refill automatically?

Yes. You can set up an auto refill to receive eligible home delivery refills automatically. To enroll, call [800-424-8274](tel:800-424-8274).

### How much are the shipping charges?

Standard shipping is always free. You can choose expedited shipping for an additional charge if you want to receive your medication sooner. Please note that expedited shipping only reduces the transit time and does not impact prescription processing time.

### What happens if I don't receive my order?

Making sure you have the medication you need is Magellan's top priority. If you don't receive your order within 10 days, please call [800-424-8274](tel:800-424-8274).

### Do prescriptions expire?

Most prescriptions, including refills, expire within six months to one year from the day they are written. If this happens you'll need a new prescription from your doctor, even if you have refills remaining.

### How are controlled substances handled?

A controlled substance, such as a narcotic, has strict guidelines and may be handled differently than a non-controlled medication. We adhere to federal and state laws in the dispensing of all medications and will contact you if additional information is needed to process a controlled substance prescription.

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For questions about your pharmacy benefits plan, call the Member Services number on your member ID card.

For home delivery questions, call [800-424-8274](tel:800-424-8274). Representatives can answer questions, check the status of an order, or place a refill order. Pharmacists are also available to help 24 hours a day, 7 days a week.



## Gravie Care | Health benefits just got a whole lot easier.

Let’s face it, the health insurance industry has a bad rap when it comes to customer service. Complicated bills, long wait times, and confusing jargon...we all avoid it if we can. Gravie is changing this narrative. We believe that health benefits are only effective when members understand how to use them, which is why Gravie Care is included with every plan.



Gravie Care is made up of a team of radically helpful advisors who are mindful of each facet of a member’s experience at every turn, and they’re so much more than your typical customer service department. With Gravie Care, members benefit from their health plan on day one. Gravie Care advisors help members:

- Evaluate plan options
- Enroll in coverage
- Verify network coverage
- Decipher EOBs and bills
- Get care when they need it
- And so much more

### Proactive

The Gravie Care team goes beyond fielding phone calls and answering questions – anticipating members’ needs, helping resolve issues before or as they arise and closing cases in record time. Gravie equips brokers with relevant tools and reporting to help employers and their employees stay informed and supported throughout the year.

### Exceptionally Useful

Today’s consumers expect more from their service providers. Gravie Care offers an exceptional recruitment and retention tool for employers with a service that exceeds employees’ expectations about their health benefits. With licensed insurance experts on speed dial, every employee will have access to helpful support when they have questions about bills, costs, network coverage and beyond.

“The customer service is definitely better with Gravie versus your mainstream carrier.”

- Gravie Member

“If I have any questions, I know Gravie Care is there.”

- Gravie Member

## Simply, Better

Gravie’s Customer Satisfaction Score is **95%** compared to the industry average of 74%



## Meet Hannah

A Gravie Care Advisor

When Hannah was 26 and being kicked off her parent's health plan, she didn't know the first thing about how to choose benefits, let alone how to use them. "They don't teach this stuff in school. It's like some big secret that no one's sharing!" Frustrated and overwhelmed, she turned to the person she trusted most to help her make the decision – her dad.

But Hannah knows not everyone has someone who can help them understand their health benefits, and many of us want to understand it ourselves.

At this point in her career, Hannah has learned quite a lot and is passionate about helping others (even her friends and family) navigate their health benefits and actually benefit from them.

"A lot of people don't realize how much we, Gravie Care, can do for them. We have a great team of really knowledgeable people that actually care and want to help our members. No matter how small the question—or how you feel about it—it doesn't hurt to just give us a call and ask or check. Everyone on our team is so happy and willing to answer your question."

**Hannah**, Gravie Care Advisor

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## Going the Extra Mile | A Gravie Care Story

When severe winter storms swept through Texas in February, millions of homes and businesses were left without power – leading to devastating conditions, multiple deaths, food and water shortages, and critical road and business closures. In the midst of all this, the team at Gravie found out that one of their customers based in Texas was forced to shut down temporarily.

Once the Gravie Care team heard the news, they came together to figure out ways to help. They could not sit on the sidelines and watch the devastation on the news while knowing their customers were at risk. This company has over 200 employees, many of whom rely on daily prescriptions for their health and wellness needs. The urgent question Gravie Care advisors asked was, "What if the pharmacies near these individuals are closed, and what happens when they can't get the medication they need?"

The Gravie Care team went into action and pulled a list of the company's members who have regular prescriptions and called several pharmacies around the state, identifying the mere seven that remained open through the storm. Then, they made 70 phone calls to those employees to make sure they knew where they could go if they needed their prescription filled during that challenging time.

Not all member services departments are created equal. We're continuing to shift the story that many have told about their healthcare experiences, from one of frustration, waiting on hold, jumping through endless phone trees, to a reality where your health benefits plan team is watching the weather, anticipating what challenges you may have getting your needed care, and proactively calling to make sure you get the resources you need.



## Create an Account

Following Open Enrollment, visit [member.gravie.com/login](https://member.gravie.com/login) and create your Gravie Account. You'll have access to plan information, a virtual version of your ID card, and search in-network providers.

### Log In

[Need an account?](#)

Email

Email Address

Password

Password

[Forgot your password?](#)

[Log In](#)



### Need an account?

If you've never used Gravie, create a new account to get started.

[Create Account](#)

## Access Your Digital ID Card and More!

Gravie Comfort \$5,000 OOPM ‡

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<b>MONTHLY COST</b> <b>\$135.00</b> after your employer contribution	<b>Plan Status</b> <a href="#">Enrolled</a>
	<b>Effective Dates</b> 1/1/2021 - 12/31/2021
	<b>Who's Covered?</b>

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1 **Doctors**    2 **Drug List**    3 **ID Card**    4 **Accumulators**

5 **Plan Details** +

**Medical Claims**

View your medical and pharmacy claims, and download EOBs

[View Claims](#)

1. Doctor Search
2. Drug List
3. ID Card
4. Accumulators
5. Plan Details
6. Claims

**ID Card**

Group #: PCH0001    Network: Open Access 200  
 Care Type: HSA-2000-100 V

NAME	ID	SYNC Type
JOHN R SMITH	111111100	Medical
GAIL M SMITH	01	Medical

**MagellanRx**

**Customer Service/Pre-Certification:**  
763.847.4477 or 1.800.867.3750 or  
CustomerService@PreferredOne.com

**Submit Claims:**  
PreferredOne Insurance Company  
PO Box 59212  
Minneapolis MN 55459-0212

**Pharmacies:** 24/7 support  
1.855.816.6369

**My Account:**  
MyAccountLog in at PreferredOne.com for  
details on claims, out of pocket  
balances, EOBs, network providers and  
policy.

[Download](#)    [Print](#)

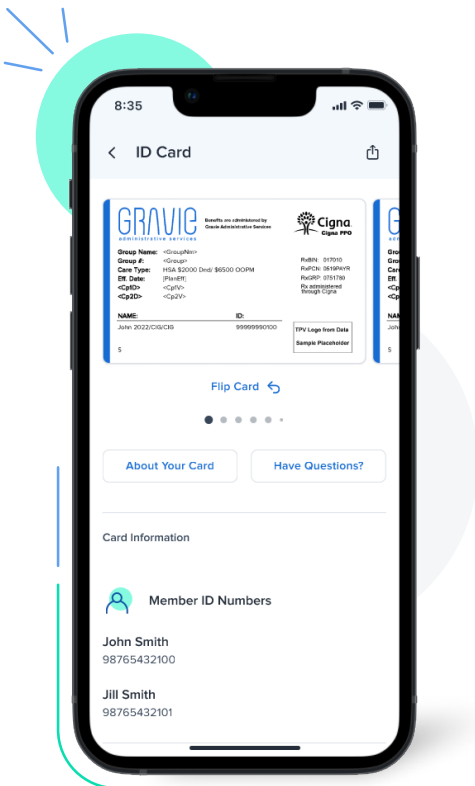
Available for download January 1, 2023

# The Gravie Mobile App



All your favorite Gravie benefits in one simple place.

**Use the Gravie app from anywhere to get the care you need, when you need it.**



## App features:

**Access your digital ID** card on the spot

**See what's covered** by your plan

**Find in-network** providers, clinics, pharmacies, and more near you

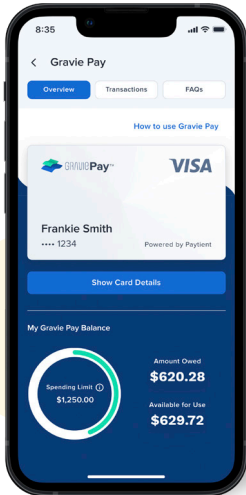
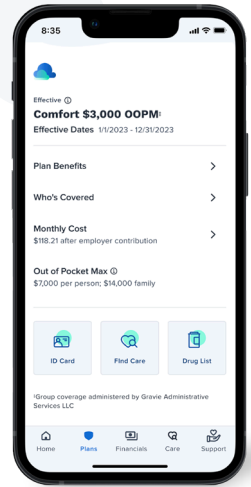
**Review claims** and track expenses throughout the year

**Connect with Gravie Care™** — licensed experts available to answer all your health benefits questions





Members enrolled in [Comfort](#) can view the list of no-cost services — including primary care, mental health care, specialist visits, labs & imaging, generic drugs, and more.



Access your Gravie Pay card

See your Gravie Pay account overview

View your transactions and payment schedule

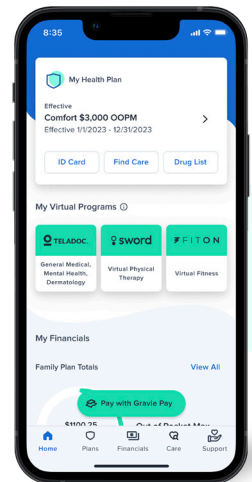
Get answers to frequently asked questions

## Best-in-class virtual care and fitness perks

General medical, dermatology, and mental health care through Teladoc

Clinical-grade digital physical therapy for treatment of back, joint, and muscle pain through Sword

Fitness perks, including virtual classes, nutrition guides, meal plans, fitness challenges, and more, through FitOn and in-person fitness experiences available to qualifying members through Peerfit



**Starting January 1**, download the app by visiting the App Store or Google Play. You will be prompted to login using your [member.gravie.com](https://member.gravie.com) credentials, or create your account if you haven't logged into Gravie before.





## Welcome to

# Workplace benefits

### Everyone deserves a Guardian

Every day, Guardian gives 26 million Americans the security they deserve through our insurance and wealth management products and services.

We've partnered with your organization to offer you a range of employee benefits. Inside this pack, you'll find the plans your employer thinks you might benefit from.

### Know your benefits

Your benefits support your physical and financial wellbeing, to help keep you and your loved ones protected.

With Guardian, you're in good hands. We've been delivering on our promises for over 150 years, and we're looking forward to doing the same for you too.

**1** Read through this information.

**2** Find out more about your benefits.

**3** Talk to your employer if you need help or have any questions.

### Your coverage options



**Dental insurance**

Taking care of teeth and overall health



**Vision insurance**

Looking after your eyesight and related health issues



**Life insurance**

Protecting your family's financial future



**Disability insurance**

Coverage if you're temporarily unable to work



**Critical illness insurance**

Taking care of the expenses if you're critically ill



**Accident insurance**

Helping you cover expenses after an accident



**Hospital indemnity insurance**

Covering some of your hospital stay costs



# Dental insurance

Taking care of your teeth is about more than just covering cavities and cleanings. It also means accounting for more expensive dental work, and your overall health.

With dental insurance, routine preventive care can lead to better overall health. And you'll be able to save money if any extensive dental work is required.

## Who is it for?

Everyone should have access to great dental coverage, which is why we offer comprehensive plans that are available through employers as part of your benefit offerings.

## What does it cover?

Dental insurance helps to protect your overall oral care. That includes services like preventive cleanings, x-rays, restorative services like fillings, and other more serious forms of oral surgery if you ever need them.

## Why should I consider it?

Poor oral health isn't just aesthetic, it's also been linked to conditions including diabetes, heart disease, and strokes. So, while brushing and flossing every day can help keep your teeth clean, nothing should replace regular visits to the dentist.

You will receive these benefits if you meet the conditions listed in the policy.



## Staying healthy

Joe visits his dentist for a routine dental cleaning, to take care of his teeth as well as his overall health.

Oral health is about more than just teeth and gums. It's also essential for a range of other health and wellbeing reasons:

**Cardiovascular disease:** Some research suggests that heart disease, clogged arteries, and infections may be linked to inflammation and infections from oral bacteria.

**Osteoporosis:** Weak and brittle bones may be linked to tooth loss.

**Diabetes:** Research shows that people with gum disease find it more difficult to control their blood sugar levels.

**Alzheimer's disease:** Tooth loss before the age of 35 may be a risk factor for Alzheimer's disease.

All information contained here is from the Mayo Clinic, Oral Health: A Window to Your Overall Health, [www.mayoclinic.com](http://www.mayoclinic.com). 2018.



# Your dental coverage

**PPO** plan, you'll have access to one of the largest networks of dentists with two reimbursement levels that give you more control over savings. You will always save money with any dentist in Guardian's network and when they belong to a tier in the Tier 1 reimbursement level you will maximize your savings. Reimbursement for covered services received from a non-contracted dentist will be based on Guardian's fee schedule.

<b>Your Dental Plan</b>	<b>PPO</b>	
	Tier 1	Tier 2
<b>Your Network is</b> DentalGuard Preferred Network	In-Network	Out-of-Network
<b>Your Weekly premium</b>	<b>\$5.51</b>	
You and Spouse	\$10.54	
You and Child(ren)	\$14.59	
You, Spouse and Child(ren)	\$20.71	
<b>Calendar year deductible</b>	<i>Tier 1</i>	<i>Tier 2</i>
Individual	\$50	\$50
Family limit	3 per family (applies to all levels)	
Waived for	Preventive	Preventive
<b>Charges covered for you</b> (co-insurance)	<i>Tier 1</i>	<i>Tier 2</i>
Preventive Care	80%	80%
Basic Care	80%	80%
Major Care	50%	50%
Orthodontia	50%	50%
<b>Annual Maximum Benefit</b>	\$2000 (applies to all levels)	
<b>Maximum Rollover</b>	Yes (applies to all levels)	
Rollover Threshold	\$800	
Rollover Amount	\$400	
Rollover Amount	\$600	
Rollover Account Limit	\$1500	
<b>Lifetime Orthodontia Maximum</b>	\$1500 (applies to all levels)	
<b>Dependent Age Limits</b>	26 (applies to all levels)	



# Your dental coverage

## A Sample of Services Covered by Your Plan:

		<b>PPO</b> <i>Plan pays (on average)</i>	
		Tier 1	Tier 2
Preventive Care	Cleaning (prophylaxis) Frequency:	80%	80%
	Fluoride Treatments Limits:	80%	80%
	Oral Exams	80%	80%
	X-rays	80%	80%
		2 in 12 Months (applies to all levels)	
Basic Care	Fillings‡	80%	80%
	Periodontal Maintenance Frequency:	80%	80%
Major Care	Anesthesia*	50%	50%
	Bridges and Dentures	50%	50%
	Inlays, Onlays, Veneers**	50%	50%
	Perio Surgery	50%	50%
	Repair & Maintenance of Crowns, Bridges & Dentures	50%	50%
	Root Canal	50%	50%
	Scaling & Root Planing (per quadrant)	50%	50%
	Simple Extractions	50%	50%
	Single Crowns	50%	50%
	Surgical Extractions	50%	50%
Orthodontia	Orthodontia	50%	50%
	Limits:	Child(ren) (applies to all levels)	

Guardian's Preferred Provider Organization consists of Dentists in the DentalGuard Preferred ("DGP") network. These tiers represent specific benefit levels as described in Your Schedule of Benefits. Network access varies by geographic location and zip code. Please visit [www.Guardianlife.com](http://www.Guardianlife.com) to confirm your Dentist's tiered participation.

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. \*\*For PPO and or Indemnity members, Crowns, Inlays, Onlays and Labial Veneers are covered only when needed because of decay or injury or other pathology when the tooth cannot be restored with amalgam or composite filling material. When Orthodontia coverage is for "Child(ren)" only, the orthodontic appliance must be placed prior to the age limit set by your plan; If full-time status is required by your plan in order to remain insured after a certain age; then orthodontic maintenance may continue as long as full-time student status is maintained. If Orthodontia coverage is for "Adults and Child(ren)" this limitation does not apply. \*General Anesthesia – restrictions apply. ‡For PPO and or Indemnity members, Fillings – restrictions may apply to composite fillings.



# Your dental coverage

## Manage Your Benefits:

Go to [www.Guardianlife.com](http://www.Guardianlife.com) to access secure information about your Guardian benefits including access to an image of your ID Card. Your on-line account will be set up within 30 days after your plan effective date.

## Find A Dentist:

Visit [www.Guardianlife.com](http://www.Guardianlife.com)  
Click on "Find A Provider"; You will need to know your plan, which can be found on the first page of your dental benefit summary.

## Need Assistance?

Call the Guardian Helpline (888) 600-1600, weekdays, 8:00 AM to 8:30 PM, EST. Refer to your member ID (social security number) and your plan number: 00044112

**Please call the Guardian Helpline if you need to use your benefits within 30 days of plan effective date. Please note, self-serve options over the phone or online at Guardian Anytime are not available until the case is fully implemented, please wait to speak to a live agent when calling the Guardian Helpline.**

## EXCLUSIONS AND LIMITATIONS

- Important Information about Guardian's DentalGuard Indemnity and DentalGuard Preferred Network PPO plans: This policy provides dental insurance only. Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. The plan does not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments (unless they are expressly provided for), any treatments to the extent benefits are payable by any other payor or for which no charge is made, prosthetic devices unless certain conditions are met, and services ancillary to surgical treatment. The plan limits benefits for diagnostic consultations and for preventive, restorative, endodontic, periodontic, and prosthodontic services. The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract # DG7-P et al.
- **PPO and or Indemnity Special Limitation:** Teeth lost or missing before a covered person becomes insured by this plan. A covered person may have one or more congenitally missing teeth or have lost one or more teeth before he became insured by this plan. We won't pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth lost or extracted after the covered person became insured by this plan. R3-DG7

DentalGuard 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. This policy provides DENTAL insurance only.  
Policy Form # GP-1-DG2000, et al, GP-1-DEN-16

# Oral Health Rewards Program

Regular visits to the dentist can help prevent and detect the early signs of serious diseases.

That's why Guardian's Maximum Rollover Oral Health Rewards Program encourages and rewards members who visit the dentist, by rolling over part of your unused annual maximum into a Maximum Rollover Account (MRA). This can be used in future years if your plan's annual maximum is reached.

## How maximum rollover works\*

Depending on a plan's annual maximum, if claims made for a certain year don't reach a specified threshold, then the set maximum rollover amount can be rolled over.

Plan annual maximum**	Threshold	Maximum rollover amount	In-network only rollover amount	Maximum rollover account limit
<b>\$2,000</b> Maximum claims reimbursement	<b>\$800</b> Claims amount that determines rollover eligibility	<b>\$400</b> Additional dollars added to a plan's annual maximum for future years	<b>\$600</b> Additional dollars added if only in-network providers were used during the benefit year	<b>\$1,500</b> The limit that cannot be exceeded within the maximum rollover account



### Automatic rollover

Submit a claim (without exceeding the paid claims threshold of a benefit year), and Guardian will roll over a portion of your unused annual dental maximum.

\* This example has been created for illustrative purposes only.

\*\* If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1500 PPO/\$1000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan. May not be available in all states.

Guardian's Dental 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. Information provided in this communication is for informational purposes only. Dental Policy Form No. GP-1-DEN-16. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America © Copyright 2019 The Guardian Life Insurance Company of America.

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# Vision insurance

Vision insurance helps protect the health of your eyes by providing coverage for benefits that often aren't covered by regular medical insurance.

Protecting your eyesight means allowing for routine visits to the optometrist for eye exams, as well as coverage for glasses and contacts. Make sure your eyes remain in great shape at any age – no matter how much time you spend staring at digital screens.

## Who is it for?

Even if you have perfect eyesight, it's important to have regular eye exams to make sure you're still seeing clearly. Most of us may eventually need vision correction, which is why we offer vision insurance to cover some of the costs.

## What does it cover?

Vision insurance covers benefits not typically included in medical insurance plans. It covers things like routine eye exams, allowances towards the purchase of eyeglasses and contact lenses, as well as discounts on corrective Lasik surgery.

## Why should I consider it?

Regular eye exams can detect more than failing eyesight, they can also pick up diseases like glaucoma and diabetes. Vision problems are one of the most prevalent disabilities in the United States, making vision insurance especially useful for anyone who regularly needs to purchase eyeglasses or contacts, or anyone who simply wants to help protect their eyesight and general health.

You will receive these benefits if you meet the conditions listed in the policy.



## 20/20 coverage

David notices that his vision is deteriorating. He goes in for an eye exam, and is diagnosed with myopia, which means he needs glasses.

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Average cost of vision exam: **\$171**

Average cost of frames and lenses: **\$350**

Total cost: **\$521**

With a Vision policy from Guardian, David pays just **\$10** for his eye exam. After **\$25** in copay, his lenses are fully covered, and he pays **\$96** for his frames.

David's total out-of-pocket expense is **\$131**, saving him **\$390**.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.





# Your vision coverage

**Option 1:** Significant out-of-pocket savings available with your **Full Feature** plan by visiting one of VSP's network locations, including one of the largest private practice provider networks, Visionworks and contracted Pearle Vision locations.

Your Vision Plan	Full Feature	
<b>Your Network is</b>	VSP Choice Network	
<b>Your Weekly premium</b>	<b>\$ 1.67</b>	
You and Spouse	\$ 2.82	
You and Child(ren)	\$ 2.87	
You, Spouse and Child(ren)	\$ 4.63	
<b>Copay</b>		
Exams Copay	\$ 10	
Materials Copay (waived for elective contact lenses)	\$ 25	
<b>Sample of Covered Services</b>	<i>You pay (after copay if applicable):</i>	
	<i>In-network</i>	<i>Out-of-network</i>
Eye Exams	\$0	Amount over \$39
Single Vision Lenses	\$0	Amount over \$23
Lined Bifocal Lenses	\$0	Amount over \$37
Lined Trifocal Lenses	\$0	Amount over \$49
Lenticular Lenses	\$0	Amount over \$64
Frames	80% of amount over \$130 <sup>1</sup>	Amount over \$46
Costco, Walmart and Sam's Club Frame Allowance	Amount over \$70	
Contact Lenses (Elective)	Amount over \$130	Amount over \$100
Contact Lenses (Medically Necessary)	\$0	Amount over \$210
Contact Lenses (Evaluation and fitting)	15% off UCR	No discounts
Cosmetic Extras	Avg. 20-25% off retail price	No discounts
Glasses (Additional pair of frames and lenses)	20% off retail price <sup>**</sup>	No discounts
Laser Correction Surgery Discount	Up to 15% off the usual charge or 5% off promotional price	No discounts
<b>Service Frequencies</b>		
Exams	Every calendar year	
Lenses (for glasses or contact lenses) <sup>‡‡</sup>	Every calendar year	
Frames	Every two calendar years <sup>‡‡‡</sup>	
Network discounts (glasses and contact lens professional service)	Limitless within 12 months of exam.	
<b>Dependent Age Limits</b>	26	
To Find a Provider:	Register at <a href="http://VSP.com">VSP.com</a> to find a participating provider.	

## VSP

- <sup>‡‡</sup>Benefit includes coverage for glasses or contact lenses, not both.
- <sup>\*\*</sup> For the discount to apply your purchase must be made within 12 months of the eye exam.



# Your vision coverage

- Charges for an initial purchase can be used toward the material allowance. Any unused balance remaining after the initial purchase cannot be banked for future use. The only exception would be if a member purchases contact lenses from an out of network provider, members can use the balance towards additional contact lenses within the same benefit period.
- <sup>1</sup>Extra \$20 on select brands
- Members can use their in network benefits on line at Eyeconic.com.
- ~~###~~ The VSP system considers contact lenses to be the equivalent of a full pair of eyeglasses (lenses and frames) so while the member can obtain contact lenses one year and standard eyeglass lenses the next year, the frames benefit would not be available until 24 months or two calendar years, depending on the plan design, after the date the member obtained the contact lenses.
- In Network Routine Retinal Screening Covered after no more than a \$39 copay.

## EXCLUSIONS AND LIMITATIONS

*Important Information:* This policy provides vision care limited benefits health insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. Coverage is limited to those charges that are necessary for a routine vision examination. Co-pays apply. The plan does not pay for: orthoptics or vision training and any associated supplemental testing; medical or surgical treatment of the eye; and eye examination or corrective eyewear required by an employer as a condition of employment; replacement of lenses and frames that are furnished under this plan, which are lost or broken (except at normal intervals when services are otherwise available or a warranty exists). The plan limits benefits for blended lenses, oversized lenses, photochromic lenses, tinted lenses, progressive multifocal lenses, coated or laminated lenses, a frame that exceeds plan allowance, cosmetic lenses; U-V protected lenses and optional cosmetic processes.

The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract #GP- I -VSN-96-VIS et al.

### Laser Correction Surgery:

Discounts on average of 10-20% off usual and customary charge or 5% off promotional price for vision laser Surgery. Members out-of-pocket costs are limited to \$1,800 per eye for LASIK or \$1,500 per eye for PRK or \$2300 per eye for Custom LASIK, Custom PRK, or Bladeless LASIK.

Laser surgery is not an insured benefit. The surgery is available at a discounted fee. The covered person must pay the entire discounted fee. In addition, the laser surgery discount may not be available in all states.

Guardian's Vision 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. This policy provides vision care limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Plan documents are the final arbiter of coverage. Policy Form # GP- I -GVSN-17



# Life insurance

If something happens to you, life insurance can help your family reduce financial stress.

Life insurance helps protect your family's finances by providing a cash benefit if you pass away. This ensures that they'll be financially supported, and can cover important things from bills to funeral costs. With life policies, you can get affordable life insurance protection for a set period of time.

## Who is it for?

Everyone's life insurance needs are different, depending on their family situation. That's why group life insurance through an employer is an easier and more affordable option than individual life insurance.

## What does it cover?

Life insurance protects your loved ones by providing a benefit (which is usually tax-exempt) if you pass away.

## Why should I consider it?

Life insurance is about more than just covering expenses. Depending on your circumstances, it could take your family years to recover from the loss of your income.

With a life insurance benefit, your family will have extra money to cover mortgage and rent payments, legal or medical fees, childcare, tuition, and any outstanding debts.

Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation.

You will receive these benefits if you meet the conditions listed in the policy.



## Preparing and planning

Jorge's never considered purchasing life insurance, but after being offered it through work, he decides it's a smart way to protect his family.

Jorge has a mortgage, and because his wife is helping to take care of her mother, she only works part-time. In addition, his daughter is about to start college.

Jorge looks at how his family would be affected by losing him.

Average funeral cost: **\$9,000**

Average mortgage debt: **\$202,000**

Average cost of college: **\$17,000 - \$44,000**

Average household credit card debt: **\$8,500**

With life insurance, Jorge can make sure that part of these costs are covered if something happens to him.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.



# Your life coverage

	BASIC LIFE	VOLUNTARY TERM LIFE
<b>Employee Benefit</b>	Your employer provides \$50,000 Basic Term Life coverage for all full time employees.	\$10,000 increments to a maximum of \$500,000. See Cost Illustration page for details.
<b>Accidental Death and Dismemberment</b>	Your Basic Life coverage includes Enhanced Accidental Death and Dismemberment coverage.	Enhanced employee, spouse, and child(ren) coverage. Maximum 1 times life amount.
<b>Spouse Benefit</b>	N/A	\$5,000 increments to a maximum of \$250,000. See Cost Illustration page for details.†
<b>Child Benefit</b>	N/A	Your dependent children age birth† to 26 years. \$1,000 increments to a maximum of \$10,000. Subject to state limits. See Cost Illustration page for details.
<b>Guarantee Issue:</b> The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period.	Guarantee Issue coverage up to \$50,000 per employee	We Guarantee Issue coverage up to: Employee Less than age 65 \$100,000, 65-69 \$50,000, 70+ \$10,000. Spouse Less than age 65 \$25,000, 65-69 \$10,000, 70+ \$0. Dependent children \$10,000.
<b>Premiums</b>	Covered by your company if you meet eligibility requirements	Increase on plan anniversary after you enter next five-year age group
<b>Portability:</b> Allows you to take coverage with you if you terminate employment.	Yes, with age and other restrictions, including evidence of insurability	Yes, with age and other restrictions



# Your life coverage

	BASIC LIFE	VOLUNTARY TERM LIFE
<b>Conversion:</b> Allows you to continue your coverage after your group plan has terminated.	Yes, with restrictions; see certificate of benefits	Yes, with restrictions; see certificate of benefits
<b>Accelerated Life Benefit:</b> A lump sum benefit is paid to you if you are diagnosed with a terminal condition, as defined by the plan.	Yes	Yes
<b>Waiver of Premiums:</b> Premium will not need to be paid if you are totally disabled.	For employees disabled prior to age 60, with premiums waived until age 65, if conditions are met	For employees disabled prior to age 60, with premiums waived until age 65, if conditions met
<b>Benefit Reductions:</b> Benefits are reduced by a certain percentage as an employee ages.	35% at age 65, 50% at age 70	45% at age 70, 70% at age 75, 80% at age 80, 85% at age 85

Subject to coverage limits

† Voluntary Life: Infant coverage is limited based on age.

‡ **Spouse coverage terminates at age 70.**

The Guarantee Issue amount may be subject to reductions by percentage at the ages shown in this summary.

**Annual Election Option** allows employees to increase the amount of their life coverage without a medical exam when they re-enroll in their company's Voluntary Life plan. This option allows employees to step up to the next two options available on the company schedule of benefits.

## Voluntary Life Cost Illustration:

To determine the most appropriate level of coverage, as a rule of thumb, you should consider about 6 - 10 times your annual income, factoring in projected costs to help maintain your family's current life style.

Employee	Weekly premiums displayed. Cost of AD&D is included.								
	Policy Election Amount	Policy Election Cost Per Age Bracket							
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$10,000	\$ .21	\$ .23	\$ .25	\$ .37	\$ .55	\$ .81	\$ 1.32	\$ 1.59	\$ 2.98
\$20,000	\$ .42	\$ .46	\$ .51	\$ .74	\$ 1.11	\$ 1.62	\$ 2.63	\$ 3.19	\$ 5.95
\$30,000	\$ .62	\$ .69	\$ .76	\$ 1.11	\$ 1.66	\$ 2.42	\$ 3.95	\$ 4.78	\$ 8.93
\$40,000	\$ .83	\$ .92	\$ 1.02	\$ 1.48	\$ 2.22	\$ 3.23	\$ 5.26	\$ 6.37	\$ 11.91
\$50,000	\$ 1.04	\$ 1.15	\$ 1.27	\$ 1.85	\$ 2.77	\$ 4.04	\$ 6.58	\$ 7.96	\$ 14.89
\$60,000	\$ 1.25	\$ 1.39	\$ 1.52	\$ 2.22	\$ 3.32	\$ 4.85	\$ 7.89	\$ 9.55	\$ 17.86
\$70,000	\$ 1.45	\$ 1.62	\$ 1.78	\$ 2.59	\$ 3.88	\$ 5.65	\$ 9.21	\$ 11.15	\$ 20.84
\$80,000	\$ 1.66	\$ 1.85	\$ 2.03	\$ 2.95	\$ 4.43	\$ 6.46	\$ 10.52	\$ 12.74	\$ 23.82
\$90,000	\$ 1.87	\$ 2.08	\$ 2.29	\$ 3.32	\$ 4.99	\$ 7.27	\$ 11.84	\$ 14.33	\$ 26.79
\$100,000	\$ 2.08	\$ 2.31	\$ 2.54	\$ 3.69	\$ 5.54	\$ 8.08	\$ 13.15	\$ 15.92	\$ 29.77
\$110,000	\$ 2.29	\$ 2.54	\$ 2.79	\$ 4.06	\$ 6.09	\$ 8.89	\$ 14.47	\$ 17.52	\$ 32.75
\$120,000	\$ 2.49	\$ 2.77	\$ 3.05	\$ 4.43	\$ 6.65	\$ 9.69	\$ 15.79	\$ 19.11	\$ 35.72
\$130,000	\$ 2.70	\$ 3.00	\$ 3.30	\$ 4.80	\$ 7.20	\$ 10.50	\$ 17.10	\$ 20.70	\$ 38.70
\$140,000	\$ 2.91	\$ 3.23	\$ 3.55	\$ 5.17	\$ 7.75	\$ 11.31	\$ 18.42	\$ 22.29	\$ 41.68
\$150,000	\$ 3.12	\$ 3.46	\$ 3.81	\$ 5.54	\$ 8.31	\$ 12.12	\$ 19.73	\$ 23.89	\$ 44.65
\$160,000	\$ 3.32	\$ 3.69	\$ 4.06	\$ 5.91	\$ 8.86	\$ 12.92	\$ 21.05	\$ 25.48	\$ 47.63
\$170,000	\$ 3.53	\$ 3.92	\$ 4.32	\$ 6.28	\$ 9.42	\$ 13.73	\$ 22.36	\$ 27.07	\$ 50.61
\$180,000	\$ 3.74	\$ 4.15	\$ 4.57	\$ 6.65	\$ 9.97	\$ 14.54	\$ 23.68	\$ 28.66	\$ 53.59
\$190,000	\$ 3.95	\$ 4.39	\$ 4.82	\$ 7.02	\$ 10.52	\$ 15.35	\$ 24.99	\$ 30.25	\$ 56.56
\$200,000	\$ 4.15	\$ 4.62	\$ 5.08	\$ 7.39	\$ 11.08	\$ 16.15	\$ 26.31	\$ 31.85	\$ 59.54
\$210,000	\$ 4.36	\$ 4.85	\$ 5.33	\$ 7.75	\$ 11.63	\$ 16.96	\$ 27.62	\$ 33.44	\$ 62.52
\$220,000	\$ 4.57	\$ 5.08	\$ 5.59	\$ 8.12	\$ 12.19	\$ 17.77	\$ 28.94	\$ 35.03	\$ 65.49
\$230,000	\$ 4.78	\$ 5.31	\$ 5.84	\$ 8.49	\$ 12.74	\$ 18.58	\$ 30.25	\$ 36.62	\$ 68.47
\$240,000	\$ 4.99	\$ 5.54	\$ 6.09	\$ 8.86	\$ 13.29	\$ 19.39	\$ 31.57	\$ 38.22	\$ 71.45
\$250,000	\$ 5.19	\$ 5.77	\$ 6.35	\$ 9.23	\$ 13.85	\$ 20.19	\$ 32.89	\$ 39.81	\$ 74.42
\$260,000	\$ 5.40	\$ 6.00	\$ 6.60	\$ 9.60	\$ 14.40	\$ 21.00	\$ 34.20	\$ 41.40	\$ 77.40
\$270,000	\$ 5.61	\$ 6.23	\$ 6.85	\$ 9.97	\$ 14.95	\$ 21.81	\$ 35.52	\$ 42.99	\$ 80.38
\$280,000	\$ 5.82	\$ 6.46	\$ 7.11	\$ 10.34	\$ 15.51	\$ 22.62	\$ 36.83	\$ 44.59	\$ 83.35
\$290,000	\$ 6.02	\$ 6.69	\$ 7.36	\$ 10.71	\$ 16.06	\$ 23.42	\$ 38.15	\$ 46.18	\$ 86.33

**Voluntary Life Cost Illustration** *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$300,000	\$6.23	\$6.92	\$7.62	\$11.08	\$16.62	\$24.23	\$39.46	\$47.77	\$89.31
\$310,000	\$6.44	\$7.15	\$7.87	\$11.45	\$17.17	\$25.04	\$40.78	\$49.36	\$92.29
\$320,000	\$6.65	\$7.39	\$8.12	\$11.82	\$17.72	\$25.85	\$42.09	\$50.95	\$95.26
\$330,000	\$6.85	\$7.62	\$8.38	\$12.19	\$18.28	\$26.65	\$43.41	\$52.55	\$98.24
\$340,000	\$7.06	\$7.85	\$8.63	\$12.55	\$18.83	\$27.46	\$44.72	\$54.14	\$101.22
\$350,000	\$7.27	\$8.08	\$8.89	\$12.92	\$19.39	\$28.27	\$46.04	\$55.73	\$104.19
\$360,000	\$7.48	\$8.31	\$9.14	\$13.29	\$19.94	\$29.08	\$47.35	\$57.32	\$107.17
\$370,000	\$7.69	\$8.54	\$9.39	\$13.66	\$20.49	\$29.89	\$48.67	\$58.92	\$110.15
\$380,000	\$7.89	\$8.77	\$9.65	\$14.03	\$21.05	\$30.69	\$49.99	\$60.51	\$113.12
\$390,000	\$8.10	\$9.00	\$9.90	\$14.40	\$21.60	\$31.50	\$51.30	\$62.10	\$116.10
\$400,000	\$8.31	\$9.23	\$10.15	\$14.77	\$22.15	\$32.31	\$52.62	\$63.69	\$119.08
\$410,000	\$8.52	\$9.46	\$10.41	\$15.14	\$22.71	\$33.12	\$53.93	\$65.29	\$122.05
\$420,000	\$8.72	\$9.69	\$10.66	\$15.51	\$23.26	\$33.92	\$55.25	\$66.88	\$125.03
\$430,000	\$8.93	\$9.92	\$10.92	\$15.88	\$23.82	\$34.73	\$56.56	\$68.47	\$128.01
\$440,000	\$9.14	\$10.15	\$11.17	\$16.25	\$24.37	\$35.54	\$57.88	\$70.06	\$130.99
\$450,000	\$9.35	\$10.39	\$11.42	\$16.62	\$24.92	\$36.35	\$59.19	\$71.65	\$133.96
\$460,000	\$9.55	\$10.62	\$11.68	\$16.99	\$25.48	\$37.15	\$60.51	\$73.25	\$136.94
\$470,000	\$9.76	\$10.85	\$11.93	\$17.35	\$26.03	\$37.96	\$61.82	\$74.84	\$139.92
\$480,000	\$9.97	\$11.08	\$12.19	\$17.72	\$26.59	\$38.77	\$63.14	\$76.43	\$142.89
\$490,000	\$10.18	\$11.31	\$12.44	\$18.09	\$27.14	\$39.58	\$64.45	\$78.02	\$145.87
\$500,000	\$10.39	\$11.54	\$12.69	\$18.46	\$27.69	\$40.39	\$65.77	\$79.62	\$148.85
<b>Policy Election Amount</b>									
Spouse									
\$5,000	\$.10	\$.12	\$.13	\$.19	\$.28	\$.40	\$.66	\$.80	\$1.49
\$10,000	\$.21	\$.23	\$.25	\$.37	\$.55	\$.81	\$1.32	\$1.59	\$2.98
\$15,000	\$.31	\$.35	\$.38	\$.55	\$.83	\$1.21	\$1.97	\$2.39	\$4.47
\$20,000	\$.42	\$.46	\$.51	\$.74	\$1.11	\$1.62	\$2.63	\$3.19	\$5.95
\$25,000	\$.52	\$.58	\$.64	\$.92	\$1.39	\$2.02	\$3.29	\$3.98	\$7.44
\$30,000	\$.62	\$.69	\$.76	\$1.11	\$1.66	\$2.42	\$3.95	\$4.78	\$8.93
\$35,000	\$.73	\$.81	\$.89	\$1.29	\$1.94	\$2.83	\$4.60	\$5.57	\$10.42
\$40,000	\$.83	\$.92	\$1.02	\$1.48	\$2.22	\$3.23	\$5.26	\$6.37	\$11.91
\$45,000	\$.94	\$1.04	\$1.14	\$1.66	\$2.49	\$3.64	\$5.92	\$7.17	\$13.40
\$50,000	\$1.04	\$1.15	\$1.27	\$1.85	\$2.77	\$4.04	\$6.58	\$7.96	\$14.89

**Voluntary Life Cost Illustration** *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$55,000	\$1.14	\$1.27	\$1.40	\$2.03	\$3.05	\$4.44	\$7.24	\$8.76	\$16.37
\$60,000	\$1.25	\$1.39	\$1.52	\$2.22	\$3.32	\$4.85	\$7.89	\$9.55	\$17.86
\$65,000	\$1.35	\$1.50	\$1.65	\$2.40	\$3.60	\$5.25	\$8.55	\$10.35	\$19.35
\$70,000	\$1.45	\$1.62	\$1.78	\$2.59	\$3.88	\$5.65	\$9.21	\$11.15	\$20.84
\$75,000	\$1.56	\$1.73	\$1.90	\$2.77	\$4.15	\$6.06	\$9.87	\$11.94	\$22.33
\$80,000	\$1.66	\$1.85	\$2.03	\$2.95	\$4.43	\$6.46	\$10.52	\$12.74	\$23.82
\$85,000	\$1.77	\$1.96	\$2.16	\$3.14	\$4.71	\$6.87	\$11.18	\$13.54	\$25.30
\$90,000	\$1.87	\$2.08	\$2.29	\$3.32	\$4.99	\$7.27	\$11.84	\$14.33	\$26.79
\$95,000	\$1.97	\$2.19	\$2.41	\$3.51	\$5.26	\$7.67	\$12.50	\$15.13	\$28.28
\$100,000	\$2.08	\$2.31	\$2.54	\$3.69	\$5.54	\$8.08	\$13.15	\$15.92	\$29.77
\$105,000	\$2.18	\$2.42	\$2.67	\$3.88	\$5.82	\$8.48	\$13.81	\$16.72	\$31.26
\$110,000	\$2.29	\$2.54	\$2.79	\$4.06	\$6.09	\$8.89	\$14.47	\$17.52	\$32.75
\$115,000	\$2.39	\$2.65	\$2.92	\$4.25	\$6.37	\$9.29	\$15.13	\$18.31	\$34.24
\$120,000	\$2.49	\$2.77	\$3.05	\$4.43	\$6.65	\$9.69	\$15.79	\$19.11	\$35.72
\$125,000	\$2.60	\$2.89	\$3.17	\$4.62	\$6.92	\$10.10	\$16.44	\$19.90	\$37.21
\$130,000	\$2.70	\$3.00	\$3.30	\$4.80	\$7.20	\$10.50	\$17.10	\$20.70	\$38.70
\$135,000	\$2.80	\$3.12	\$3.43	\$4.99	\$7.48	\$10.90	\$17.76	\$21.50	\$40.19
\$140,000	\$2.91	\$3.23	\$3.55	\$5.17	\$7.75	\$11.31	\$18.42	\$22.29	\$41.68
\$145,000	\$3.01	\$3.35	\$3.68	\$5.35	\$8.03	\$11.71	\$19.07	\$23.09	\$43.17
\$150,000	\$3.12	\$3.46	\$3.81	\$5.54	\$8.31	\$12.12	\$19.73	\$23.89	\$44.65
\$155,000	\$3.22	\$3.58	\$3.94	\$5.72	\$8.59	\$12.52	\$20.39	\$24.68	\$46.14
\$160,000	\$3.32	\$3.69	\$4.06	\$5.91	\$8.86	\$12.92	\$21.05	\$25.48	\$47.63
\$165,000	\$3.43	\$3.81	\$4.19	\$6.09	\$9.14	\$13.33	\$21.70	\$26.27	\$49.12
\$170,000	\$3.53	\$3.92	\$4.32	\$6.28	\$9.42	\$13.73	\$22.36	\$27.07	\$50.61
\$175,000	\$3.64	\$4.04	\$4.44	\$6.46	\$9.69	\$14.14	\$23.02	\$27.87	\$52.10
\$180,000	\$3.74	\$4.15	\$4.57	\$6.65	\$9.97	\$14.54	\$23.68	\$28.66	\$53.59
\$185,000	\$3.84	\$4.27	\$4.70	\$6.83	\$10.25	\$14.94	\$24.34	\$29.46	\$55.07
\$190,000	\$3.95	\$4.39	\$4.82	\$7.02	\$10.52	\$15.35	\$24.99	\$30.25	\$56.56
\$195,000	\$4.05	\$4.50	\$4.95	\$7.20	\$10.80	\$15.75	\$25.65	\$31.05	\$58.05
\$200,000	\$4.15	\$4.62	\$5.08	\$7.39	\$11.08	\$16.15	\$26.31	\$31.85	\$59.54
\$205,000	\$4.26	\$4.73	\$5.20	\$7.57	\$11.35	\$16.56	\$26.97	\$32.64	\$61.03
\$210,000	\$4.36	\$4.85	\$5.33	\$7.75	\$11.63	\$16.96	\$27.62	\$33.44	\$62.52



**Voluntary Life Cost Illustration** *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$215,000	\$4.47	\$4.96	\$5.46	\$7.94	\$11.91	\$17.37	\$28.28	\$34.24	\$64.00
\$220,000	\$4.57	\$5.08	\$5.59	\$8.12	\$12.19	\$17.77	\$28.94	\$35.03	\$65.49
\$225,000	\$4.67	\$5.19	\$5.71	\$8.31	\$12.46	\$18.17	\$29.60	\$35.83	\$66.98
\$230,000	\$4.78	\$5.31	\$5.84	\$8.49	\$12.74	\$18.58	\$30.25	\$36.62	\$68.47
\$235,000	\$4.88	\$5.42	\$5.97	\$8.68	\$13.02	\$18.98	\$30.91	\$37.42	\$69.96
\$240,000	\$4.99	\$5.54	\$6.09	\$8.86	\$13.29	\$19.39	\$31.57	\$38.22	\$71.45
\$245,000	\$5.09	\$5.65	\$6.22	\$9.05	\$13.57	\$19.79	\$32.23	\$39.01	\$72.94
\$250,000	\$5.19	\$5.77	\$6.35	\$9.23	\$13.85	\$20.19	\$32.89	\$39.81	\$74.42
<b>Policy Election Amount</b>									
Child(ren)									
\$1,000	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09
\$2,000	\$0.18	\$0.18	\$0.18	\$0.18	\$0.18	\$0.18	\$0.18	\$0.18	\$0.18
\$3,000	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27
\$4,000	\$0.36	\$0.36	\$0.36	\$0.36	\$0.36	\$0.36	\$0.36	\$0.36	\$0.36
\$5,000	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
\$6,000	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54
\$7,000	\$0.63	\$0.63	\$0.63	\$0.63	\$0.63	\$0.63	\$0.63	\$0.63	\$0.63
\$8,000	\$0.72	\$0.72	\$0.72	\$0.72	\$0.72	\$0.72	\$0.72	\$0.72	\$0.72
\$9,000	\$0.81	\$0.81	\$0.81	\$0.81	\$0.81	\$0.81	\$0.81	\$0.81	\$0.81
\$10,000	\$0.90	\$0.90	\$0.90	\$0.90	\$0.90	\$0.90	\$0.90	\$0.90	\$0.90

Refer to Guarantee Issue row on page above for Voluntary Life GI amounts.

Premiums for Voluntary Life Increase in five-year increments

Infant coverage is limited for the first two weeks of infant's life.

**Spouse coverage premium is based on Employee age.**

†Benefit reductions apply.

The Guarantee Issue amount may be subject to reductions by percentage at the ages shown in this summary.

## LIMITATIONS AND EXCLUSIONS:

### A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS FOR LIFE AND AD&D COVERAGE:

You must be working full-time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specific waiting period. Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding one year; or (b) in an area under travel warning by the US Department of State. Subject to state specific variations. Evidence of Insurability is required on all late enrollees. This coverage will not be effective until approved by a Guardian underwriter. This proposal is hedged subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description.

Dependent life insurance will not take effect if a dependent, other than a newborn, is confined to the hospital or other health care facility or is unable to perform the normal activities of someone of like age and sex.

Accelerated Life Benefit is not paid to an employee under the following circumstances: one who is required by law to use the benefit to pay creditors; is required by court order to pay the benefit to another person; is required by a government agency to use the payment to receive a government benefit; or loses his or her group coverage before an accelerated benefit is paid.

### Voluntary Life Only:

We pay no benefits if the insured's death is due to suicide within two years from the insured's original effective date. This two year limitation also applies to any increase in benefit. This exclusion may vary according to state law. Late entrants and benefit increases require underwriting approval.

GP- I-R-LB-90, GP- I-R-EOPT-96

Guarantee Issue/Conditional Issue amounts may vary based on age and case size. See your Plan Administrator for details. Late entrants and benefit increases require underwriting approval.

**For AD&D:** We pay no benefits for any loss caused: by willful self-injury; sickness, disease or medical treatment; by participating in a civil disorder or committing a felony; Traveling on any type of aircraft while having duties on that aircraft; by declared or undeclared act of war or armed aggression; while a member of any armed force (May vary by state); while driving a motor vehicle without a current, valid driver's license; by legal intoxication; or by voluntarily using a non-prescription controlled substance. Contract #GP- I-R-ADCLI-00 et al. We won't pay more than 100% of the Insurance amount for all losses due to the same accident, except as stated. The loss must occur within a specified period of time of the accident. Please see contract for specific definition; definition of loss may vary depending on the benefit payable.

**Enhanced AD&D:** A loss may be defined as death, quadriplegia, loss of speech and hearing, loss of cognitive function, comatose state in excess of one month, hemiplegia or paraplegia. The loss must occur within a specified period of time of the accident. Please see contract for specific definition; definition of loss may vary depending on the benefit payable.

Guardian Group Life Insurance 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 # GP-1-LIFE-15

## WillPrep

Protect the ones you love with a range of dedicated services designed to help you provide for your family.

WillPrep Services includes a range of different resources that make it easier for you to prepare a will.

These range from a library of online planning documents to accessing experienced professionals that can help you with the more complicated details.

### How it can help



Access simple documents including wills and power of attorney letters



Speak with consultants to discuss estate planning



Prepare your will with the assistance or support of an attorney

**This service is only available if you purchase qualifying lines of coverage. See your plan administrator for more details.**

WillPrep Services are provided by Uprise Health, and its contractors. The Guardian Life Insurance Company of America (Guardian) does not provide any part of Will Prep Services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the Administration Agreement can provide the actual terms, services, limitations and exclusions. Guardian and Uprise Health reserve the right to discontinue the WillPrep Services at any time without notice. Legal services will not be provided in connection with or preparation for any action against Guardian, Uprise Health, or your employer.



### How to access

To access WillPrep Services, you'll need a few personal details.



#### Visit

[willprep.uprisehealth.com](http://willprep.uprisehealth.com)



#### Username

WillPrep



#### Password

GLIC09

For more information or support, you can reach out by phoning **1 877 433 6789**.



# Disability insurance

## Short term disability

Disability insurance covers a part of your income, so you can pay your bills if you're injured or sick and can't work.

Disability may be more common than you might realize, and people can be unable to work for all sorts of different reasons. There are times when many disabilities can be caused by illness, including common conditions like heart disease and arthritis. However, many disabilities aren't covered by workers' compensation.

### Who is it for?

If you rely on your income to pay for everyday expenses, then you should probably consider disability insurance. It helps ensure that you'll receive a partial income if you're injured or too sick to work.

### What does it cover?

Many disability insurance plans pay out a portion or percentage of your income if you're diagnosed with a serious illness or experience an injury that prevents you from doing your job.

### Why should I consider it?

Accidents happen, and you can't always anticipate if or when you'll become sick or injured. That's why it's important to have a disability policy that helps you pay your bills in the event of being unable to collect your normal paycheck.

You will receive these benefits if you meet the conditions listed in the policy.



### Partial income replacement

Mike injures his back in a bicycle accident and can't work for 13 weeks.

Unpaid time off work: **13 weeks**

Elimination period: **1 week**

After a 1-week elimination period following his accident, Mike's Guardian Short Term Disability policy kicks in and replaces **\$400** of his weekly income for the remaining **12 weeks** of his rehabilitation.

This gives him a total of **\$4,800** to cover his expenses while he's unable to work.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.



# Disability insurance

## Long term disability

Disability insurance covers a part of your income, so you can pay your bills if you're injured or sick and can't work.

Disability may be more common than you might realize, and people can be unable to work for all sorts of different reasons. There are times when many disabilities can be caused by illness, including common conditions like heart disease and arthritis. However, many disabilities aren't covered by workers' compensation.

### Who is it for?

If you rely on your income to pay for everyday expenses, then you should probably consider disability insurance. It helps ensure that you'll receive a partial income if you're injured or too sick to work.

### What does it cover?

Many disability insurance plans pay out a portion or percentage of your income if you're diagnosed with a serious illness or experience an injury that prevents you from doing your job.

### Why should I consider it?

Accidents happen, and you can't always anticipate if or when you'll become sick or injured. That's why it's important to have a disability policy that helps you pay your bills in the event of being unable to collect your normal paycheck.

You will receive these benefits if you meet the conditions listed in the policy.



## Partial income replacement

Jim suffers a heart attack that leaves him unable to work for two years.

Unpaid time off work: **24 months**

Elimination period: **6 months**

After a 6 month elimination period, Jim's Guardian Long Term Disability policy kicks in and replaces **\$2,000** of his monthly income for the remaining **18 months** of his disability or illness.

This gives him a total of **\$36,000** to cover his expenses while he's unable to work.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.



# Your disability coverage

	Short-Term Disability	Long-Term Disability
<b>Coverage amount</b>	Choose weekly amount \$100, \$200, \$300, \$400, \$500, \$600, \$700, \$800, \$900 or \$1000	66.67% of salary to maximum \$7000/month
<b>Maximum payment period:</b> Maximum length of time you can receive disability benefits.	13 weeks	To age 65, standard ADEA
<b>Accident benefits begin:</b> The length of time you must be disabled before benefits begin.	Day 8	Day 91
<b>Illness benefits begin:</b> The length of time you must be disabled before benefits begin.	Day 8	Day 91
<b>COLA (Cost of Living Adjustment):</b> Increases your net monthly benefit annually by a specified percent.	Not Available	Monthly benefit increase of 3% (fixed). Unlimited adjustments after 48 months.
<b>Evidence of Insurability:</b> A health statement requiring you to answer a few medical history questions.	Health Statement may be required	Health Statement may be required
<b>Guarantee Issue:</b> The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when applicant signs up for coverage during the initial enrollment period.	We Guarantee Issue \$1000 in coverage	We Guarantee Issue \$7000 in coverage
<b>Minimum work hours/week:</b> Minimum number of hours you must regularly work each week to be eligible for coverage.	Planholder Determines	Planholder Determines
<b>Pre-existing conditions:</b> A pre-existing condition includes any condition/symptom for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months look back; 12 months after 2 week limitation	3 months look back; 12 months after exclusion
<b>Premium waived if disabled:</b> Premium will not need to be paid when you are receiving benefits.	Yes	Yes
<b>Survivor benefit:</b> Additional benefit payable to your family if you die while disabled.	No	3 months
<b>Portability:</b> Allows you to take your STD Coverage with you, if you terminate employment. Ported STD Plan terminates at age of 70.	Included	Not Included

## UNDERSTANDING YOUR BENEFITS—DISABILITY (Some information may vary by state)

- Disability (long-term):** For first five years of disability, you will receive benefit payments while you are unable to work in your own occupation. After five years, you will continue to receive benefits if you cannot work in any occupation based on training, experience and education.



## Your disability coverage

- **Earnings definition:** Your covered salary excludes bonuses and commissions.
- **Special limitations:** Provides a 24-month benefit limit for specific conditions including mental health and substance abuse. Other conditions such as chronic fatigue are also included in this limitation. Refer to contract for details.
- **Work incentive:** Plan benefit will not be reduced for a specified amount of months so that you have part-time earnings while you remain disabled, unless the combined benefit and earnings exceed 100% of your previous earnings.

## Short-Term Disability Plan Cost Illustration:

To determine the most appropriate level of coverage, you should consider your current basic monthly expenses.

Option I Benefits Begin: 8 day accident, 8 day sickness  
13 week benefit duration

Policy amounts shown based on sample salary amounts only.

	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
Option I premium rate	\$0.493	\$0.680	\$1.173	\$0.962	\$0.539	\$0.493	\$0.586	\$0.680	\$0.962
<i>Election Cost Per Age Bracket</i>									
	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
<b>\$8,667 Minimum Annual Salary</b>									
Option I*: \$100 Weekly Benefit	\$1.14	\$1.57	\$2.71	\$2.22	\$1.24	\$1.14	\$1.35	\$1.57	\$2.22
<b>\$17,333 Minimum Annual Salary</b>									
Option I*: \$200 Weekly Benefit	\$2.28	\$3.14	\$5.41	\$4.44	\$2.49	\$2.28	\$2.71	\$3.14	\$4.44
<b>\$26,000 Minimum Annual Salary</b>									
Option I*: \$300 Weekly Benefit	\$3.41	\$4.71	\$8.12	\$6.66	\$3.73	\$3.41	\$4.06	\$4.71	\$6.66
<b>\$34,667 Minimum Annual Salary</b>									
Option I*: \$400 Weekly Benefit	\$4.55	\$6.28	\$10.83	\$8.88	\$4.98	\$4.55	\$5.41	\$6.28	\$8.88
<b>\$43,333 Minimum Annual Salary</b>									
Option I*: \$500 Weekly Benefit	\$5.69	\$7.85	\$13.54	\$11.10	\$6.22	\$5.69	\$6.76	\$7.85	\$11.10
<b>\$52,000 Minimum Annual Salary</b>									
Option I*: \$600 Weekly Benefit	\$6.83	\$9.42	\$16.24	\$13.32	\$7.46	\$6.83	\$8.11	\$9.42	\$13.32
<b>\$60,667 Minimum Annual Salary</b>									
Option I*: \$700 Weekly Benefit	\$7.96	\$10.99	\$18.95	\$15.54	\$8.71	\$7.96	\$9.47	\$10.99	\$15.54
<b>\$69,333 Minimum Annual Salary</b>									
Option I*: \$800 Weekly Benefit	\$9.10	\$12.55	\$21.66	\$17.76	\$9.95	\$9.10	\$10.82	\$12.55	\$17.76
<b>\$78,000 Minimum Annual Salary</b>									
Option I*: \$900 Weekly Benefit	\$10.24	\$14.12	\$24.36	\$19.98	\$11.20	\$10.24	\$12.17	\$14.12	\$19.98
<b>\$86,667 Minimum Annual Salary</b>									
Option I*: \$1,000 Weekly Benefit	\$11.38	\$15.69	\$27.07	\$22.20	\$12.44	\$11.38	\$13.52	\$15.69	\$22.20

\*This benefit may not exceed 60% of your weekly salary.



## A SUMMARY OF DISABILITY PLAN LIMITATIONS AND EXCLUSIONS

- Evidence of Insurability may be required on all late enrollees. This coverage will not be effective until approved by a Guardian underwriter. This proposal is hedged subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description.
- You must be working full-time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specific waiting period.
- Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding one year; or (b) in an area under travel warning by the US Department of State. Subject to state specific variations.
- For Long-Term Disability coverage, we pay no benefits for a disability caused or contributed to by a pre-existing condition unless the disability starts after you have been insured under this plan for a specified period of time. We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse.
- For Short-Term Disability coverage, benefits for a disability caused or contributed to by a pre-existing condition are limited, unless the disability starts after you have been insured under this plan for a specified period of time. We do not pay short term disability benefits for any job-related or on-the-job injury, or conditions for which Workers' Compensation benefits are payable.
- We do not pay benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces) committing a felony or taking part in any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane or insane. We do not pay benefits for charges relating to legal intoxication, including but not limited to the operation of a motor vehicle, and for the voluntary use of any poison, chemical, prescription or non-prescription drug or controlled substance unless it has been prescribed by a doctor and is used as prescribed. We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse. We do not pay benefits during any period in which a covered person is confined to a correctional facility, an employee is not under the care of a doctor, an employee is receiving treatment outside of the US or Canada, and the employee's loss of earnings is not solely due to disability.
- This policy provides disability income insurance only. It does not provide "basic hospital", "basic medical", or "medical" insurance as defined by the New York State Insurance Department.
- If this plan is transferred from another insurance carrier, the time an insured is covered under that plan will count toward satisfying Guardian's pre-existing condition limitation period. State variations may apply.
- When applicable, this coverage will integrate with NJ TDB, NY DBL, CA SDI, RI TDI, Hawaii TDI and Puerto Rico DBA, DC PFML and WA PFML.

Guardian's Group Short Term Disability and Long Term Disability Insurance are 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. This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Plan documents are the final arbiter of coverage. Policy Form #GP-1-STD07-1.0, et al, GP-1-STD-15, #GP-1-LTD07-1.0, et al, GP-1-LTD-15

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**WHITKO COMMUNITY SCHOOL CORPORATION**  
**ALL ELIGIBLE TEACHERS & OTHER EMPLOYEES**

Kit created 11/28/2022  
Group number: 00044112



# Critical illness insurance

Critical illness insurance may help you cover expenses not covered by your health insurance.

It's a cash payment you receive if you ever experience a serious illness like cancer, a heart attack, or a stroke, giving you the financial support to focus on recovery.

## Who is it for?

Critical illness insurance is a supplemental policy for people who already have health insurance. It provides you with an additional payment to cover expenses like deductibles, treatments, and living costs.

## What does it cover?

Critical illnesses include strokes, heart attacks, Parkinson's disease and cancer. Our policies can cover over 30 major illnesses, helping you stay financially stable by paying you a lump sum if you're diagnosed with one of them.

## Why should I consider it?

Health coverage is becoming more expensive, with higher co-pays, premiums, and deductibles. Critical illness insurance is an affordable way to supplement and pay for additional expenses that your health insurance doesn't cover. Our policies typically provide payments for the first and second time you're diagnosed with a covered illness.

Plus, critical illness insurance is portable and payments are made directly to you.

You will receive these benefits if you meet the conditions listed in the policy.



## Critical costs

John is hospitalized after a heart attack, and has to cover the cost of five days as an inpatient.

Average heart attack hospitalization expense: **\$53,000**

Average Major Medical deductible: **\$1,500**

Major Medical covers 80% of the cost after the deductible is met, but John's still responsible for 20%: **\$10,300**.

Total out-of-pocket amount for John (deductible + coinsurance): **\$11,800**.

John has a **\$10,000** Guardian Critical Illness policy, which covers the majority of these out-of-pocket expenses.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.



# Your critical illness coverage

## CRITICAL ILLNESS

### Benefit Amount(s)

Employee may choose a lump sum benefit up to \$30,000. Please see your cost illustration for a full list of available benefit amounts.

### CONDITIONS

#### Cancer

	1st OCCURRENCE	2nd OCCURRENCE
Invasive Cancer	100%	50%
Carcinoma In Situ	30%	0%
Benign Brain Tumor	75%	0%
Skin Cancer	\$250 per lifetime	Not Covered

#### Vascular

Heart Attack	100%	50%
Stroke	100%	50%
Heart Failure	100%	50%
Coronary Arteriosclerosis	30%	0%

#### Other

Organ Failure	100%	50%
Kidney Failure	100%	50%
Infectious Contagious Disease	30%	0%

### ADDITIONAL CONDITIONS

#### 1st OCCURRENCE ONLY

Addison's Disease	30%
ALS (Lou Gehrig's Disease)	100%
Alzheimer's Disease	50%
Coma	100%
Huntington's Disease	30%
Loss of Hearing	100%
Loss of Sight	100%
Loss of Speech	100%
Multiple Sclerosis	30%
Parkinson's Disease	100%
Permanent Paralysis	50% for 1 limb, 100% for 2 limbs

### Childhood Conditions

#### 1st OCCURRENCE ONLY

Cerebral Palsy	100%
Cleft Lip/Palate	100%
Club Foot	100%
Cystic Fibrosis	100%
Down's Syndrome	100%
Muscular Dystrophy	100%
Spina Bifida	100%
Type I Diabetes	100%



# Your critical illness coverage

## CRITICAL ILLNESS

<b>Spouse Benefit</b>	100% of employee's lump sum benefit
<b>Child Benefit-</b> children age Birth to 26 years	50% of employee's lump sum benefit
<b>Guarantee Issue:</b> The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period or the annual open enrollment period.	<p>We Guarantee Issue up to: \$20,000</p> <p>For a spouse: \$10,000</p> <p>For a child: All Amounts</p> <p><b>Health questions are required if the elected amount exceeds the Guarantee Issue.</b></p>
<b>Portability:</b> Allows you to take your Critical Illness coverage with you if you terminate employment.	Included
<b>Pre-Existing Condition Limitation:</b> A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months prior, 12 months after
<b>Cancer Vaccine Benefit</b>	\$50 per lifetime for receiving a cancer vaccine
<b>WELLNESS BENEFIT</b>	
Employee Per Year Limit	\$50
Spouse Per Year Limit	\$50
Child Per Year Limit	\$50

### Condition Definitions

- **Stroke:** Stroke must be severe enough to cause neurological deficits at least 30 days after the event.
- **Heart Failure:** An insured must be placed on an organ transplant list in order to be eligible for the Heart failure benefits.
- **Coronary Arteriosclerosis:** Coronary Arteriosclerosis must be severe enough to require a coronary artery bypass graft.
- **Organ Failure:** Organ failure includes both lungs, liver, pancreas or bone marrow and requires the insured to be placed on an organ transplant list.
- **Kidney Failure:** An insured must be placed on an organ transplant list in order to be eligible for the Kidney failure benefits.
- **Infectious Contagious Disease benefit** is only payable if: 1) the insured is diagnosed with a covered infectious or contagious disease by a doctor while insured by Guardian and 2) the insured is hospital confined due to the infectious or contagious disease for 5 or more consecutive days. The Infectious Contagious Disease benefit covers Antibiotic resistant bacteria (including MRSA), Coronavirus (including Covid-19), Diphtheria, Encephalitis, Legionnaire's Disease, Lyme Disease, Malaria, Meningitis, Necrotizing fasciitis (flesh eating bacteria), Osteomyelitis, Rabies and Tuberculosis. This benefit will pay for only one Infectious Contagious Disease, once per lifetime.

## Critical Illness Cost Illustration

To determine the most appropriate level of coverage, you should consider your current basic monthly expenses and expected financial needs during a Critical Illness.

Spouse coverage premium is based on Employee age

Child cost is included with employee election.

	Weekly Premiums Displayed					
	Election Cost Per Age Bracket					
	< 30	30-39	40-49	50-59	60-69	70+
<b>\$5,000 Benefit Amount</b>						
Employee \$5,000	\$0.46	\$0.74	\$1.34	\$2.42	\$3.91	\$6.08
Spouse \$5,000	\$0.46	\$0.74	\$1.34	\$2.42	\$3.91	\$6.08
<b>\$10,000 Benefit Amount</b>						
Employee \$10,000	\$0.92	\$1.48	\$2.68	\$4.85	\$7.82	\$12.16
Spouse \$10,000	\$0.92	\$1.48	\$2.68	\$4.85	\$7.82	\$12.16
<b>\$20,000 Benefit Amount</b>						
Employee \$20,000	\$1.85	\$2.95	\$5.35	\$9.69	\$15.65	\$24.32
Spouse \$20,000	\$1.85	\$2.95	\$5.35	\$9.69	\$15.65	\$24.32
<b>\$30,000 Benefit Amount</b>						
Employee \$30,000	\$2.77	\$4.43	\$8.03	\$14.54	\$23.47	\$36.49
Spouse \$30,000	\$2.77	\$4.43	\$8.03	\$14.54	\$23.47	\$36.49

## EXCLUSIONS AND LIMITATIONS

### A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS FOR CRITICAL ILLNESS:

We will not pay benefits for the First Occurrence of a Critical Illness if it occurs less than 3 months after the First Occurrence of a related Critical Illness for which this Plan paid benefits. By related we mean either: (a) both Critical Illnesses are contained within the Cancer Related Conditions category; or (b) both Critical Illnesses are contained within the Vascular Conditions category.

We will not pay benefits for a Second occurrence (recurrence) of a Critical Illness unless the Covered Person has not exhibited symptoms or received care or treatment for that Critical Illness for at least 12 months in a row prior to the recurrence. For purposes of this exclusion, care or treatment does not include: (1) preventive medications in the absence of disease; and (2) routine scheduled follow-up visits to a Doctor.

We do not pay benefits for claims relating to a covered person: taking part in any war or act of war (including service in the armed forces) committing a felony or taking part in any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane or insane.

Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding 1 year; or (b) in an area under travel warning by the US Department of State, subject to state specific variations.

If the plan is new (not transferred): During the exclusion period, this Critical Illness plan does not pay charges relating to a pre-existing condition. If this plan

is transferred from another insurance carrier, the time an insured is covered under that plan will count toward satisfying Guardian's pre-existing condition limitation period. A pre-existing condition includes any condition for which an employee, in a specified time period prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs. Please refer to the plan documents for specific time periods. State variations may apply.

Guardian's Critical Illness plan does not provide comprehensive medical coverage. It is a basic or limited benefit and is not intended to cover all medical expenses. It does not provide "basic hospital," "basic medical," or "medical" insurance as defined by the New York State Insurance Department.

Health questions are required on late enrollees. This coverage will not be effective until approved by a Guardian underwriter.

This policy will not pay for a diagnosis of a listed critical illness that is made before the insured's Critical Illness effective date with Guardian.

*The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. See your certificate booklet for a full listing of exclusions & limitations..*

*If Critical Illness insurance premium is paid for on a pre tax basis, the benefit may be taxable. Please contact your tax or legal advisor regarding the tax treatment of your policy benefits..*

Contract # GP-1-CI-14



# Accident insurance

Accidents happen. With accident insurance, you can help them hurt a bit less.

Accident insurance is an extra layer of protection that gives you a cash payment to help cover out-of-pocket expenses when you suffer an unexpected, qualifying accident.

## Who is it for?

Nobody can predict when an accident might happen. That's why accident insurance is an important add-on policy for people who want to supplement the health and disability insurance coverage they already have individually or through an employer.

## What does it cover?

Accident insurance pays you lump sum benefits after an accident happens. This could be a severe burn, broken bone or emergency room visit. Our accident insurance policies also offer an increased benefit that pays extra for children injured while playing an organized sport like soccer, baseball, lacrosse, or football.

The child must be covered at the time the accident occurred and be 18 years of age or younger.

## Why should I consider it?

Health coverage may become more expensive, with higher co-pays, premiums, and deductibles. Accident insurance can be a simple, affordable way to help supplement and cover additional expenses your health and disability insurance may not cover, including x-rays, ambulance services, deductibles, and even things like rent or groceries.

Plus, accident insurance is portable and payments are made directly to you.

You will receive these benefits if you meet the conditions listed in the policy.



## Added support during recovery

Amanda breaks her leg falling off her bike and needs emergency treatment.

Average non-surgical broken leg treatment expense: **\$2,500**

Average Major Medical deductible: **\$1,500**

Major Medical covers 80% of the surgical cost after the deductible is met, but Amanda's still responsible for 20%: **\$200**

Total out-of-pocket amount for Amanda (deductible + coinsurance): **\$1,700**

Amanda's Guardian Accident policy pays her a benefit of **\$1,700**, which covers all of her out-of-pocket expenses.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.



# Your accident coverage

<b>ACCIDENT</b>	
<b>COVERAGE - DETAILS</b>	
<b>Your Weekly premium</b>	\$3.95
You and Spouse	\$6.20
You and Child(ren)	\$6.38
You, Spouse and Child(ren)	\$8.63
<b>Accident Coverage Type</b>	On and Off Job
<b>Portability</b> - Allows you to take your Accident coverage with you if you terminate employment.	Included
<b>ACCIDENTAL DEATH AND DISMEMBERMENT</b>	
<b>Benefit Amount(s)</b>	Employee \$50,000 Spouse \$25,000 Child \$10,000
<b>Catastrophic Loss</b>	Quadriplegia, Loss of speech & hearing (both ears), Loss of Cognitive function: 100% of AD&D Hemiplegia & Paraplegia: 50% of AD&D
<b>Common Carrier</b>	200% of AD&D benefit
<b>Common Disaster</b>	200% of Spouse AD&D benefit
<b>Dismemberment</b> - Hand, Foot, Sight	Single: 50% of AD&D benefit Multiple: 100% of AD&D benefit
<b>Dismemberment</b> - Thumb/Index Finger Same Hand, Four Fingers Same Hand, All Toes Same Foot	25% of AD&D benefit
<b>Seatbelts and Airbags</b>	Seatbelts: \$10,000 & Airbags: \$15,000
<b>Reasonable Accommodation to Home or Vehicle</b>	\$2,500
<b>WELLNESS BENEFIT</b> - Per Year Limit	\$50
<b>Child(ren) Age Limits</b>	Children age birth to 26 years Benefit Amount: \$400 Rollover Maximum: \$200 Fund Maximum: \$800
<b>RAINY DAY FUND</b>	
<b>FEATURES</b>	
Air Ambulance	\$1,000
Ambulance	\$200
Blood/Plasma/Platelets	\$300
Burns (2nd Degree/3rd Degree)	9 sq inches To 18 sq inches: \$0/\$2,000 18 sq inches To 35 sq inches: \$1,000/\$4,000 Over 35 sq inches: \$3,000/\$12,000
Burns - Skin Graft	50% of burn benefit



# Your accident coverage

## FEATURES (Cont.)

Child Organized Sport - Benefit is paid if the covered accident occurred while your covered child, age 18 years or younger, is participating in an organized sport that is governed by an organization and requires formal registration to participate.	25% increase to child benefits
Chiropractic Visits	\$50/visit, up to 6 visits
Coma	\$10,000
Concussion Baseline Study	\$25
Concussions	\$200
Diagnostic Exam (Major)	\$200
Dislocations	Schedule up to \$5,000
Doctor Follow-Up Visits	\$50, up to 6 treatments
Emergency Dental Work	\$300/Crown, \$75/Extraction
Emergency Room Treatment	\$200
Epidural Anesthesia Pain Management	\$100, 2 times per accident
Eye Injury	\$300
Family Care—Benefit is payable for each child attending a Child Care center while the insured is confined to a hospital, ICU or Alternate Care or Rehabilitative facility due to injuries sustained in a covered accident.	\$20/day, up to 30 days
Fractures	Schedule up to \$6,000
Gun Shot Wound	\$750
Hospital Admission	\$1,000
Hospital Confinement	\$250/day - up to 1 year
Hospital ICU Admission	\$2,000
Hospital ICU Confinement	\$500/day - up to 15 days
Initial Dr. Office/Urgent Care Facility Treatment	\$100
Joint Replacement (Hip/Knee/Shoulder)	\$2,500/\$1,250/\$1,250
Knee Cartilage	\$500
Laceration	Schedule up to \$400
Lodging - The hospital stay must be more than 50 miles from the insured's residence.	\$125/day, up to 30 days for companion hotel stay
Medical Appliance—Wheelchair, motorized scooter, leg or back brace, cane, crutches, walker, walking boot that extends above the ankle or brace for the neck.	Schedule up to \$500
Outpatient Therapies	\$35/day, up to 10 days
Post-Traumatic Stress Disorder	\$400
Prosthetic Device/Artificial Limb	1: \$500 2 or more: \$1,000
Rehabilitation Unit Confinement	\$100/day, up to 15 days
Ruptured Disc With Surgical Repair	\$500
Surgery (Cranial, Open Abdominal, Thoracic, Hernia) Max	Schedule up to \$1,250 Hernia: \$250
Surgery (Exploratory or Arthroscopic)	\$400
Tendon/Ligament/Rotator Cuff	1: \$500 2 or more: \$1,000

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# Your accident coverage

## FEATURES (Cont.)

Transportation - Benefit is paid if you have to travel more than 50 miles one way to receive special treatment at a hospital or facility due to a covered accident.	\$0.50 per mile, limited to \$500/round trip, up to 3 times per accident
Traumatic Brain Injury — A nondegenerative, noncongenital Injury to the brain from an external nonbiological force, requiring Hospital Confinement for 48 hours or more and resulting in a permanent neurological deficit with significant loss of muscle function and persistent clinical symptoms.	\$4,000
X - Ray	\$40

## UNDERSTANDING YOUR BENEFITS:

- **Common Carrier** – Benefit is paid if an insured's death occurs due to an accident while riding as a fare-paying passenger in a public conveyance. If this is paid, we do not pay the Accidental Death benefit.
- **Common Disaster** – Benefit is paid if both you & your spouse die in a covered accident or separate covered accidents within the same 24 hour period.
- **Reasonable Accommodation** – Benefit is payable if a modification is required to an insured's place of residence or vehicle due to an Accidental Dismemberment or Catastrophic loss.
- **Emergency Room Treatment** – Benefit is paid only when an insured is examined or treated within 72 hours of a covered accident.
- **Rainy Day Fund** – Can pay benefits when a claimant has exhausted a frequency limitation that applies to a particular benefit. Rainy Day Fund will apply to the following benefits Air Ambulance, Ambulance, Blood/Plasma/Platelets, Chiropractic visits, Diagnostic Exam (Major), Doctor Follow-Up visits, Emergency Dental Work, Epidural Anesthesia Pain Management, Eye Injury, Family Care, Fractures, Gun Shot Wound, Hospital Confinement, Hospital ICU Confinement, Joint Replacement, Knee Cartilage, Lodging, Outpatient Therapies, Rehabilitation Unit Confinement, Ruptured Disc with Surgical Repair, Surgery (Cranial, Open Abdominal, Thoracic, Hernia), Surgery (Exploratory and Arthroscopic), Transportation and X-Ray, if they are included on your plan.



# Your accident coverage

## LIMITATIONS AND EXCLUSIONS:

### A SUMMARY OF ACCIDENT LIMITATIONS AND EXCLUSIONS:

Employees must be working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding 1 year; or (b) in an area under travel warning by the US Department of State, subject to state specific variations.

This proposal summarizes the major features of the Guardian Accident benefit plan. It is not intended to be a complete representation of the proposed plan. For full plan features, including exclusions and limitations, please refer to your Policy.

This proposal is hedged subject to satisfactory financial evaluation.

We don't pay benefits for any Injury caused by or related to directly or indirectly: Sickness, disease, mental infirmity or medical or surgical treatment; the covered person being legally intoxicated; declared or undeclared war, act of war, or armed aggression; service in the armed forces, National Guard, or military reserves of any state or country; taking part in a riot or civil disorder; commission of, or attempt to commit a felony; intentionally self-inflicted Injury, while sane or insane; suicide or attempted suicide, while sane or insane; travel or flight in any kind of aircraft, including any aircraft owned by or for the

policyholder, except as a fare-paying passenger on a common carrier; participation in any kind of sporting activity for compensation or profit, including coaching or officiating; riding in or driving any motor-driven vehicle in a race, stunt show or speed test; participation in hang gliding, bungee jumping, sail gliding, parasailing, parakiting, ballooning, parachuting, zorbing or skydiving; an accident that occurred before the covered person is covered by this plan; injuries to a dependent child received during birth; voluntary use of any poison, chemical, prescription or non-prescription drug or controlled substance unless: (1) it was prescribed for a covered person by a doctor, and (2) it was used as prescribed. In the case of a non-prescription drug, this Plan does not pay for any Accident resulting from or contributed to by use in a manner inconsistent with package instructions. "Controlled substance" means anything called a controlled substance in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as amended from time to time. Job related or on the job injuries for the employee are excluded if Accident coverage is off job only.

Contract # GP-1-ACC-18

*If Accident insurance premium is paid for on a pre tax basis, the benefit may be taxable. Please contact your tax or legal advisor regarding the tax treatment of your policy benefits.*

Guardian's Accident 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. This policy provides Accident insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

**IMPORTANT NOTICE –THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.**

Policy Form # GP-1-AC-BEN-12, et al., GP-1-LAH-12R; GP-1-ACC-18



# Hospital indemnity insurance

Hospital indemnity insurance can cover some of the cost associated with a hospital stay, letting you focus on recovery.

Being hospitalized for illness or injury can happen to anyone, at any time. While medical insurance may cover hospital bills, it may not cover all the costs associated with a hospital stay. That's where hospital indemnity coverage can help.

## Who is it for?

Hospital indemnity insurance is for people who need help covering the costs associated with a hospital stay if they suddenly become sick or injured.

## What does it cover?

If you are admitted to a hospital for a covered sickness or injury, you'll receive payments that can be used to cover all sorts of costs, including:

- Deductibles and co-pays.
- Travel to and from the hospital for treatment.
- Childcare service assistance while recovering.

## Why should I consider it?

Health coverage is becoming more expensive, with higher co-pays, premiums, and deductibles. Hospital indemnity insurance can help pay for out-of-pocket costs associated with being hospitalized, giving you more of a financial safety net for unplanned expenses brought on by a hospital stay.

Plus, hospital indemnity insurance is portable and payments are made directly to you – even if you didn't incur any out-of-pocket expenses.

You will receive these benefits if you meet the conditions listed in the policy.



## Be prepared

John is hospitalized after a heart attack, and has to cover the cost of five days as an inpatient.

Average heart attack hospitalization expense: **\$53,000**

Average Major Medical deductible: **\$1,500**

Major Medical covers 80% of the cost after the deductible is met, but John's still responsible for 20%: **\$10,300**.

Total out-of-pocket amount for John (deductible + coinsurance): **\$11,800**.

John's Guardian Hospital Indemnity policy pays him **\$1,000** for hospital admission.

The policy gives him a total payment of **\$1,000** to help cover the out-of-pocket amount.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.



# Your hospital indemnity coverage

<b>Hospital Indemnity</b>	
	Option 1
<b>Coverage Details</b>	
<b>Your Weekly premium</b>	\$5.54
You and Spouse	\$10.11
You and Child(ren)	\$8.51
You, Spouse and Child(ren)	\$13.08
<b>Benefits</b>	
Hospital/ICU Admission	\$1,000 per admission, limited to 1 admission(s) per insured and 3 admission(s) per covered family per benefit year.
Hospital/ICU Confinement	\$100/\$200 per day, limited to 15 day(s) per insured per benefit year.
<b>Pre-Existing Conditions Limitation</b> - A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	Not Applicable
<b>Portability</b> - Allows you to take your Hospital Indemnity coverage with you if you terminate employment.	Included
<b>Child(ren) Age Limits</b>	Children age birth to 26 years
Applicants over the age of 69 are not eligible to enroll in the Hospital Indemnity coverage.	

## UNDERSTANDING YOUR BENEFITS – HOSPITAL INDEMNITY

Hospital Admission & Hospital ICU Admission benefits are not payable on the same day.

Premium will be waived if you are hospitalized for more than 30 days.

Hospital admission or confinement benefits are not payable for a newborn unless the child is admitted to the Neonatal ICU.

Hospital/ICU confinement benefits are not payable on the same day as Hospital/ICU admission benefit.

After initial enrollment, Hospital Indemnity coverage will continue as long as an insured is actively at work.



# Your hospital indemnity coverage

## LIMITATIONS AND EXCLUSIONS:

In order to be eligible for coverage: Employees must be legally working: (a) in the United States or (b) outside the United States, for a US based employer, in a country or region approved by Guardian.

An applicant must enroll within 31 days of the coverage effective date. An open enrollment will occur each year during a 30 day time period specified by the policyholder. If an applicant does not enroll during their initial enrollment period, he/she may not enroll until the next open enrollment period.

This Plan will not pay benefits for:

- Treatment relating to a covered person: taking part in any war or act of war (including service in the armed forces), commission of or attempt to commit a felony, an act of terrorism, or participating in an illegal occupation, riot or insurrection.

- Suicide or any intentionally self-inflicted injury

Elective surgery;

Surgery to correct vision or hearing, unless medically necessary surgery for glaucoma, cataracts or other sickness or injury;

Dental care, dental xrays, or dental treatment;

Gastric or intestinal bypass services including lap banding, gastric stapling, and other similar procedures to facilitate weight loss; the reversal, or revision of such procedures; or services required for the treatment of complications from such procedures. This exclusion does not apply to completion of a weight reduction program that may be payable under the Health Screening benefit ;

Rest cures or custodial care, or treatment of sleep disorders;

Cosmetic surgery. This Exclusion does not apply to reconstructive surgery:

(a) on an injured part of the body following infection or disease of the involved part;

(b) of a congenital disease or anomaly of a covered dependent newborn or adopted infant; or

(c) on a nondiseased breast to restore and achieve symmetry between two breasts following a covered Mastectomy;

Treatment or removal of warts, moles, boils, skin blemishes or birthmarks, bunions, acne, corns, calluses, the cutting and trimming of toenails, care for flat feet, fallen arches or chronic foot strain;

Service, treatment or loss related to alcoholism or drug addiction, except for drugs prescribed by the Covered Person's Doctor and taken as prescribed;

Care or treatment for mental or nervous disorders;

Services, treatment or loss rendered in any Veterans Administration or Federal Hospital, except if there is a legal obligation to pay;

Services or treatment Provided by a Doctor, Nurse or any other person who is employed or retained by a Covered Person or who is a Covered Person's Spouse, parent, brother, sister, child, Domestic Partner or partner in a civil union.

Surgery and treatment, procedures, products or services that are experimental or investigative.

Treatment of a Covered Dependent Child's Children;

Sickness or Injury sustained while on active duty in the armed forces of any country. This does not include Reserve or National Guard duty for training.

GP-1-HI-15

Guardian Hospital Indemnity Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY and will not be effective until approved by a Guardian underwriter. 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. This policy provides limited hospital insurance only. It does not provide basic medical or major medical insurance as defined by the New York State Department of Financial Services.  
Policy Form # GP-1-HI-15, GP-1-LAH-12R

# Electronic Evidence of Insurability (EOI)

Our online EOI forms are an easier, quicker alternative to traditional paper forms, helping you get covered when you need to provide additional information.

There are a few situations where you need to answer health questions, enroll for higher amounts of coverage, or request coverage after the initial eligibility period. In all of these situations, our online EOI form keeps things simple.

## Electronic EOI keeps things simple

With Guardian's electronic EOI forms, your data is kept secure at every stage of the process. And with fewer errors than hand-written forms, and faster submission digitally, it's easier than ever to complete it and get covered.

Electronic EOI can be used for\*:

- Basic life
- Voluntary life
- Short term disability
- Long term disability

\*Applicable to coverage requiring full Evidence of Insurability (not applicable to conditional issue amounts). Electronic EOI is available using most internet browsers.



## How it works

You will receive a letter or email from your employer or Guardian with instructions and a unique link to submit your EOI form online.

First register and create an account on Guardian Anytime. Then simply fill out the form, electronically sign it, and click 'Submit'.

Once we receive the form, we'll contact you with any questions, before notifying you (and your employer if the coverage amount changes).

# Employee Assistance Program

We all need a little support every now and then.

Guardian's Employee Assistance Program gives you and your family members access to confidential personal support, across everything from stress management and nutrition to handling legal or financial issues.

The services available include consultations with experienced professionals, as well as access to resources and discounts designed to help you in a variety of different ways.

## How it can help



Consultative services are available to provide direct support and assistance



Work/life assistance that can help you save money and balance commitments



Access legal and financial assistance and resources – including WillPrep Services

**This service is only available if you purchase qualifying lines of coverage. See your plan administrator for more details.**

WorkLifeMatters Program services are provided by Uprise Health, and its contractors. Guardian does not provide any part of WorkLifeMatters program services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the Administration Agreement can provide the actual terms, services, limitations and exclusions. Guardian and Uprise Health reserve the right to discontinue the WorkLifeMatters program at any time without notice. Legal services provided through WorkLifeMatters will not be provided in connection with or preparation for any action against Guardian, Uprise Health, or your employer. WorkLifeMatters Program is not an insurance benefit and may not be available in all states.

<sup>1</sup>Office hours: Monday-Friday 6 a.m.–5 p.m. PST.



## How to access

To access the WorkLifeMatters Employee Assistance Program, you'll need a few personal details.



### Visit

[worklife.uprisehealth.com](http://worklife.uprisehealth.com)



### Access Code

worklife

For more information or support, you can reach out by phoning **1 800 386 7055**. The team is available 24 hours a day, 7 days a week<sup>1</sup>.



# Our commitment to you

Please read the documentation referenced below carefully. The notices are intended to provide you important information about our insurance offerings and to protect your interests. Certain ones are required by law.

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## Important information



### Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

Guardian notice stating that it complies with applicable Federal civil rights laws and does not discriminate based on race, color, national origin, age, disability, sex, or actual or perceived gender identity. The notice provides contact information for filing a nondiscrimination grievance. It also provides contact information for access to free aids and services by disabled people to assist in communications with Guardian.

Visit <https://www.guardiananytime.com/notice48> to read more.

### No Cost Language Services

Guardian provides language assistance in multiple languages for members who have limited English proficiency.

Visit <https://www.guardiananytime.com/notice46> to read more.

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## Disability insurance



### Disability Offset Notice

Offsets are provisions in your disability coverage that allow the insurer to deduct from your regular benefit other types of income you receive or are eligible to receive from other sources due to your disability.

Visit <https://www.guardiananytime.com/notice51> to read more.

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## Vision insurance



### Guardian's HIPAA Notice of Privacy Practices

The notice describes how health information about you may be used and disclosed and how you can access this information.

Visit <https://www.guardiananytime.com/notice50> to read more.