



## PROPOSAL FOR US Patriot, LLC

**RATES SHOWN ARE VALID FROM:**  
December 1, 2020 - December 15, 2020

Sales Representative: Mary Cannon  
Telephone: (843) 388-2718

SIC Code: 2311 State & Zip: SC 29210  
Created: September 14, 2020

### PLAN DESIGN

We offer comprehensive benefits plans that can be customized to the needs of employers. To help you evaluate the plans, we have provided detailed benefits summaries within this package.

### RATES

Rates and premiums presented are based on the employee data submitted in your request for a proposal. Final rates and premiums are based on the plans selected and the information provided on the enrollment forms.

### BROAD RANGE OF PRODUCTS

We offer a variety of flexible, cost-effective employee benefits plans that can help employers meet the needs of employees and their families, and manage costs at the same time. Our benefits plans include Dental, Disability, Life, Vision, Critical Illness, and many more.

### WHY GUARDIAN?

- **Enrollment Support** – Dedicated professionals help ensure smooth plan implementation
- **Multi-Product Discounts** – Combine plans to meet customer needs and help save money
- **Convenient Access to Service** – One phone number and one secure website
- **Streamlined Billing** – All plans billed on one invoice
- **Experience & Knowledge** – Over 50 years group benefits experience with exemplary credit ratings

***Any commercial insurance group policy underwritten and issued by The Guardian Life Insurance Company of America, a New York Domiciled mutual company, is a participating policy. It is not expected, however, that a dividend will be paid on any such group policies. All coverage will be provided as set forth in the policies.***

# Basic Term Life

## RATES per \$1,000

Census	Life Rate	AD&D Rate	Volume	Monthly Premium	Annual Premium
269	\$0.090	\$0.030	\$2,677,500	\$321.31	\$3,855.72
<b>Rate Guarantee</b>	2 Years				
<b>Minimum Participation</b>	Contributory plans assume a minimum of 75% participation of eligible employees. Non-contributory plans assume a minimum of 100% participation of eligible employees.				
<b>Evidence of Insurability</b>	Medical Underwriting may be required for amounts in excess of Guaranteed issue amount.				
<b>Guarantee Issue</b>	\$10,000				

## BENEFITS

	All Eligible Employees										
<b>Employee Benefit</b>	\$10,000										
<b>Employee AD&amp;D</b>	100% of Life Benefit to a maximum of \$10,000										
<b>Waiver of Premium</b>	If disabled, insurance will continue until age 65 or no longer disabled.										
<b>Portability</b>	Included with Evidence of Insurability										
<b>Seatbelt/Airbag</b>	Employee: \$10,000/\$15,000										
<b>Conversion</b>	Included										
<b>Benefit Reduction (of original amount)</b>	<table border="1"> <thead> <tr> <th>Age</th> <th>Reduction</th> </tr> </thead> <tbody> <tr> <td>65</td> <td>35%</td> </tr> <tr> <td>70</td> <td>55%</td> </tr> <tr> <td>75</td> <td>70%</td> </tr> <tr> <td>80</td> <td>80%</td> </tr> </tbody> </table>	Age	Reduction	65	35%	70	55%	75	70%	80	80%
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## PLAN HIGHLIGHTS

- **Guardian's Financial Strength:** Guardian has a long history of earning exemplary ratings from independent rating services which provide essential measures of a company's value as well as common ground for valid comparison. For additional details, visit our web site: <http://www.guardianlife.com/AboutGuardian/FinancialHighlights/Ratings/index.htm>
- We provide companies with plans and options that give employees and their families the right level of protection at the right price - protection that will help care for their families in the most difficult of circumstances.

Standard AD&D helps employees with the unexpected accidents/injuries and includes Seatbelt/Airbag and Exposure Disappearance.

## IMPORTANT NOTES

**Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms. State specific requirements may apply.**

- **Benefit Administration Programs:** As requested by you, your premium has been increased to include funding that covers a 3.00% of premium payment to the benefits administration service provider ("service provider") you have independently contracted to, among other things, provide an enhanced electronic benefits enrollment experience for your members. Reference the Benefit Administration Program Disclosure Page below for important information concerning authorizations OR payment of your selected benefits administration service provider.
- **Waiver:** Insured must be totally disabled prior to age 60 and remain totally disabled through an elimination period of 9 months.
- Portability ceases on attainment of age 70.
- Seatbelt/Airbag benefit will be limited to \$30,000 for combined Life and AD&D amounts.

## SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

### Life Plan

- 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.
- Employees must be working full-time on the effective date of coverage; otherwise, coverage becomes effective after the completion of the specific waiting period GC-Life-15-1.0 (Life 2016).
- Evidence of Insurability is required for all late enrollees. Benefit increases may require underwriting.

### Accidental Death and Dismemberment Plan

- We pay no Accidental Death and Dismemberment benefits for an insured where death or dismemberment occurs as the result of a disease or a bodily infirmity; through willful self-injury; by declared or undeclared war, act of war, armed aggression, or while a member of armed forces; while driving a motor vehicle unlicensed, or with a license that has been revoked, suspended or expired for more than 90 days; while legally intoxicated; while participating in civil disorder or committing a felony; traveling on any type of aircraft while having any duties on that aircraft; while voluntarily using a non prescription controlled substance GC-ADD-15-1.0 (ADD 2016).

(continued)

# Basic Term Life

## SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS (continued)

Guardian Group Basic Term Life 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. Optional riders and/or features may incur additional costs. This proposal is subject to satisfactory financial evaluation. #88048 (Exp 11/21). Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage.

# Voluntary Term Life

## RATES per \$1,000

Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Rates	\$0.110	\$0.117	\$0.159	\$0.237	\$0.381	\$0.633	\$1.031	\$1.688	\$3.579	\$6.648
Census	Child		Employee AD&D			Spouse AD&D		Child AD&D		
269	\$0.180		\$0.040			\$0.040		\$0.040		
<b>Rate Guarantee</b>	2 Years									
<b>Minimum Participation</b>	Voluntary, Greater of 30% or 10 enrolled employees.									
<b>Re-enrollment</b>	Annual GI Election Option: allows an employee to annually enroll for an increase of coverage, not to exceed the case Guarantee Issue.									
Underwriting Requirements	Employee <65	Spouse <65	Child	Employee 65<70	Spouse 65<70	Employee 70+	Spouse 70+			
<b>Guarantee Issue</b>	\$100,000	\$25,000	\$10,000	\$50,000	\$10,000	\$10,000	\$0			

## BENEFITS

	All Eligible Employees										
<b>Employee Benefit</b>	\$10,000 to \$250,000 in \$10,000 increments										
<b>Employee AD&amp;D</b>	100% of Life benefit to \$250,000										
<b>Dependent AD&amp;D</b>	100% of Life Benefit										
<b>Spouse Benefit</b>	\$10,000 to \$250,000 in \$5,000 increments, not to exceed 100% of Employee's amount										
<b>Child Benefit</b>	\$5,000, \$10,000, not to exceed 100% of Employee's amount										
<b>Dependent Age Limits</b>	14 days to 26 years (26 if full time student). Spouse terminates at 70.										
<b>Accelerated Life</b>	75% of the death benefit, Minimum: \$10,000, Maximum: \$250,000										
<b>Waiver of Premium</b>	If disabled, insurance will continue until age 65 or no longer disabled.										
<b>Portability</b>	Included, without Evidence of Insurability										
<b>Conversion</b>	Included										
<b>Seatbelt/Airbag</b>	Employee: \$10,000/\$15,000, Dependent: \$5,000/\$7,500										
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## PLAN HIGHLIGHTS

- **Guardian's Financial Strength:** Guardian has a long history of earning exemplary ratings from independent rating services which provide essential measures of a company's value as well as common ground for valid comparison. For additional details, visit our web site: <http://www.guardianlife.com/AboutGuardian/FinancialHighlights/Ratings/index.htm>
- **Will Prep Services:** Provides resources to prepare wills and other planning documents. Will Prep Services include: free Estate Planning documents, access to Estate Planners and Resource Library. For a small fee, Attorney Assisted Will Preparation is also available
- Standard AD&D helps employees with the unexpected accidents/injuries and includes Seatbelt/Airbag and Exposure Disappearance.

## IMPORTANT NOTES

**Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms. State specific requirements may apply.**

- **Benefit Administration Programs:** As requested by you, your premium has been increased to include funding that covers a 3.00% of premium payment to the benefits administration service provider ("service provider") you have independently contracted to, among other things, provide an enhanced electronic benefits enrollment experience for your members. Reference the Benefit Administration Program Disclosure Page below for important information concerning authorizations OR payment of your selected benefits administration service provider.
- **Waiver:** Insured must be totally disabled prior to age 60 and remain totally disabled through an elimination period of 9 months.
- Portability ceases on attainment of age 70.
- Spouse rate is based on employee's age bracket. Child rate is a per \$1,000 for all children. Dependent life insurance will not take effect if a dependent, other than a newborn, is confined to a hospital or other health care facility, or is unable to perform the normal activities of someone of like age and sex.
- Seatbelt/Airbag benefit will be limited to \$30,000 for combined Life and AD&D amounts.

# Voluntary Term Life

## SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

### Life Plan

- 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.
- 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. GC-Life-15-1.0 (VLife 2016)
- WillPrep Services are provided by Integrated Behavioral Health, Inc., and its contractors. The Guardian Life Insurance Company of America (Guardian) does not provide any part of WillPrep Services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. WillPrep Services is not an insurance benefit and may not be available in all states.
- Employees must be working full-time on the effective date of your coverage; otherwise, coverage becomes effective after the completion of the specific waiting period.
- Evidence of Insurability is required for all late enrollees. Benefit increases may require underwriting.

### Accidental Death and Dismemberment Plan

- We pay no Accidental Death and Dismemberment benefits for an insured where death or dismemberment occurs as the result of a disease or a bodily infirmity; through willful self-injury; by declared or undeclared war, act of war, armed aggression, or while a member of armed forces; while driving a motor vehicle unlicensed, or with a license that has been revoked, suspended or expired for more than 90 days; while legally intoxicated; while participating in civil disorder or committing a felony; traveling on any type of aircraft while having any duties on that aircraft; while voluntarily using a non prescription controlled substance GC-ADD-15-1.0 (VADD 2016)

Guardian Group Voluntary Term Life 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. Optional riders and/or features may incur additional costs. This proposal is subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage. #88048 (Exp 11/21)

## Dental

## RATES

Plan #1						
	Employee	Employee & Spouse	Employee & Child(ren)	Full Family	Monthly Premiums	Annual Premium
Monthly Rate	\$27.50	\$59.00	\$67.00	\$98.00	\$4,131.00	\$49,572.00
Census	70	4	6	16		
Rate Guarantee	1 Year					

## BENEFITS

		All Eligible Employees	
		In-Network	Out-of-Network
<b>Contribution/Participation</b>		Contributory, Assumes 36% of eligible employees.	
<b>Deductible</b>		<b>\$100</b>	
Period		Lifetime	
Family Limit		3 per family	
Waived For		Preventive	Preventive
<b>Annual Maximum</b>		<b>\$1,000 plus Maximum Rollover</b>	
<b>Maximum Rollover</b>			
Threshold		\$500	
Rollover Amount		\$250	
In-Network only Rollover		\$350	
Account Limit		\$1,000	
<b>Claim Payment Basis</b>		Negotiated Fee Schedule	UCR 90 <sup>th</sup>
<b>Network</b>		DentalGuard Preferred	
<b>Coinsurance - Preventive</b>		<b>100%</b>	<b>100%</b>
		♦ Oral Exams (once/6 mos.) ♦ Cleanings (once/6 mos.) ♦ Perio Maintenance Procedure (once/3 mos.) ♦ Combined Cleanings/Perio Maintenance Limit (4 in a 12 consecutive months period) ♦ X-Rays (Full-mouth series once/60 mos.) ♦ Fluoride Treatment (to age 19, once/6 mos.) ♦ Sealants (to age 16, once/36 mos.) ♦ Space Maintainers/Harmful Habit Appliances	
<b>Coinsurance - Basic</b>		<b>80%</b>	<b>80%</b>
		♦ Fillings ♦ Periodontal Services (eg Scaling and Root Planing) ♦ Periodontal Surgery ♦ Simple Extractions ♦ Complex Extractions ♦ Endodontic Services (eg. Root Canal) ♦ General Anesthesia	
<b>Coinsurance - Major</b>		<b>50%</b>	<b>50%</b>
		♦ Bridges & Dentures ♦ Single Crowns ♦ Repair & Maintenance of Crowns, Bridges & Dentures ♦ Inlays, Onlays & Veneers	
<b>Coinsurance - Orthodontia</b>		<b>50% for children (Orthodontia in Progress - covered)</b>	<b>50% for children (Orthodontia in Progress - covered)</b>
Orthodontia Lifetime Maximum		\$1,000	\$1,000
<b>Dependent Age Limits</b>		To Age 26	
<b>Waiting Periods</b>		Major - 12 months for future enrollees Orthodontia - 12 months for future enrollees	
<b>Plan Type &amp; Code</b>		Network Access Plan (PX)	

## PLAN HIGHLIGHTS

• **Guardian's Financial Strength:** Guardian has a long history of earning exemplary ratings from independent rating services which provide essential measures of a company's value as well as common ground for valid comparison. For additional details, visit our web site: <http://www.guardianlife.com/AboutGuardian/FinancialHighlights/Ratings/index.htm>

**Strong Network Coverage Nationwide - providing choice and savings**

• Guardian has one of the nation's largest selection of network dentists and we're growing fast, with over 115,000 dentists at more than 370,000 locations.

(continued)

## PLAN HIGHLIGHTS (continued)

- It's easy to find a network dentist at GuardianAnytime.com.

### Dental Network Access Plan (NAP)

- With a NAP Plan, benefits are paid at the same coinsurance percentages in-network and out-of-network. In-network benefits are based on a negotiated PPO fee schedule; out-of-network benefits are based on local UCR charges. While employees retain complete freedom of choice, the employee benefits by using an in-network dentist because our significant PPO discounts result in less out-of-pocket expenses. Therefore, annual maximums stretch further if the employee sees a PPO dentist because the PPO dentist's lower fees-per-service enables the employee to receive more services during the year than if he or she visited an out-of-network dentist. Our line of Enhanced NAP plans can further trim premiums and encourage employees to take advantage of in-network savings by including provisions that: set deductibles higher for out-of-network care than in-network care; waive deductibles for in-network preventive services, but not the out-of-network preventive deductible; and have a lower annual max for out-of-network care than in-network care.

### International Dental Travel Assistance

- While traveling internationally, Guardian members can get a referral to a local dentist for immediate dental care through the International Dental Travel Assistance Program. This service is available 24/7, in over 200 countries. Coverage will be considered under the out-of-network benefits.
- International Dental Travel Assistance services are administered by AXA Assistance USA, Inc. AXA Assistance is not affiliated with (The) Guardian Life Insurance (Company of America) ("Guardian"), and the services they provide are separate and apart from the benefits provided by Guardian.

### College Tuition Benefit

- Annual enrollment in this plan earns you 2,000 Tuition Rewards (1 Reward = \$1 in tuition reduction at a network of Private Colleges and Universities.) These rewards are yours for your lifetime and can be given to Children, Grandchildren, Nieces, Nephews and Godchildren. Visit [www.Guardian.CollegeTuitionBenefit.com](http://www.Guardian.CollegeTuitionBenefit.com) to learn more!

## IMPORTANT NOTES

**Rates and Premiums were determined using a census of employees and dependents currently enrolled for coverage at time of quote. If the provided information was missing additional office locations or census counts for office locations, the rates shown are illustrative only. Final rates and premiums will be produced when information regarding office locations and related census counts is received and will be based on the plan and employee/dependent data provided on the enrollment forms. State specific requirements apply.**

- **Benefit Administration Programs:** As requested by you, your premium has been increased to include funding that covers a 1.50% of premium payment to the benefits administration service provider ("service provider") you have independently contracted to, among other things, provide an enhanced electronic benefits enrollment experience for your members. Reference the Benefit Administration Program Disclosure Page below for important information concerning authorizations OR payment of your selected benefits administration service provider.
- We reserve the right to adjust rates if actual participation is below assumed level. We also reserve the right to adjust rates if there is an average of more than 4 children per dependent unit (EE+CH or FAM).
- We reserve the right to withdraw this proposal if actual employee participation is below 25%; minimum of 5 enrolled employees. This requirement does not apply to any Managed Dental Care plans quoted.
- A Dental Prosthesis will not be covered when replacing a tooth or teeth lost or extracted before being covered under this Plan unless they were extracted while covered by the Prior Plan.
- If your plan includes Section 125/Flex Plan, open enrollment must be held the month prior to the renewal/anniversary date.
- Orthodontia, when covered, is for dependent children who are less than age 19 when active appliance is first placed.

**Please see the Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.**

## Dental

## RATES

Plan #2						
	Employee	Employee & Spouse	Employee & Child(ren)	Full Family	Monthly Premiums	Annual Premium
Monthly Rate	\$29.60	\$59.19	\$67.19	\$98.29	\$4,284.54	\$51,414.48
Census	70	4	6	16		
Rate Guarantee	1 Year					

## BENEFITS

		All Eligible Employees	
		In-Network	Out-of-Network
<b>Contribution/Participation</b>		Contributory, Assumes 36% of eligible employees.	
<b>Deductible</b>		<b>\$50</b>	
Period		Calendar Year	
Family Limit		3 per family	
Waived For		Preventive	Preventive
<b>Annual Maximum</b>		<b>\$1,000 plus Maximum Rollover</b>	
<b>Maximum Rollover</b>			
Threshold		\$500	
Rollover Amount		\$250	
In-Network only Rollover		\$350	
Account Limit		\$1,000	
<b>Claim Payment Basis</b>		Negotiated Fee Schedule	UCR 90 <sup>th</sup>
<b>Network</b>		DentalGuard Preferred	
<b>Coinsurance - Preventive</b>		<b>100%</b>	<b>100%</b>
		♦ Oral Exams (once/6 mos.) ♦ Cleanings (once/6 mos.) ♦ Perio Maintenance Procedure (once/3 mos.) ♦ Combined Cleanings/Perio Maintenance Limit (4 in a 12 consecutive months period) ♦ X-Rays (Full-mouth series once/60 mos.) ♦ Fluoride Treatment (to age 19, once/6 mos.) ♦ Sealants (to age 16, once/36 mos.) ♦ Space Maintainers/Harmful Habit Appliances	
<b>Coinsurance - Basic</b>		<b>80%</b>	<b>80%</b>
		♦ Fillings ♦ Periodontal Services (eg Scaling and Root Planing) ♦ Periodontal Surgery ♦ Simple Extractions ♦ Complex Extractions ♦ Endodontic Services (eg. Root Canal) ♦ General Anesthesia	
<b>Coinsurance - Major</b>		<b>50%</b>	<b>50%</b>
		♦ Bridges & Dentures ♦ Single Crowns ♦ Repair & Maintenance of Crowns, Bridges & Dentures ♦ Inlays, Onlays & Veneers	
<b>Coinsurance - Orthodontia</b>		<b>50% for children (Orthodontia in Progress - covered)</b>	<b>50% for children (Orthodontia in Progress - covered)</b>
Orthodontia Lifetime Maximum		\$1,000	\$1,000
<b>Dependent Age Limits</b>		To Age 26	
<b>Waiting Periods</b>		Major - 12 months for future enrollees Orthodontia - 12 months for future enrollees	
<b>Plan Type &amp; Code</b>		Network Access Plan (PX)	

## PLAN HIGHLIGHTS

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(continued)



## PLAN HIGHLIGHTS (continued)

- It's easy to find a network dentist at GuardianAnytime.com.

### Dental Network Access Plan (NAP)

- With a NAP Plan, benefits are paid at the same coinsurance percentages in-network and out-of-network. In-network benefits are based on a negotiated PPO fee schedule; out-of-network benefits are based on local UCR charges. While employees retain complete freedom of choice, the employee benefits by using an in-network dentist because our significant PPO discounts result in less out-of-pocket expenses. Therefore, annual maximums stretch further if the employee sees a PPO dentist because the PPO dentist's lower fees-per-service enables the employee to receive more services during the year than if he or she visited an out-of-network dentist. Our line of Enhanced NAP plans can further trim premiums and encourage employees to take advantage of in-network savings by including provisions that: set deductibles higher for out-of-network care than in-network care; waive deductibles for in-network preventive services, but not the out-of-network preventive deductible; and have a lower annual max for out-of-network care than in-network care.

### International Dental Travel Assistance

- While traveling internationally, Guardian members can get a referral to a local dentist for immediate dental care through the International Dental Travel Assistance Program. This service is available 24/7, in over 200 countries. Coverage will be considered under the out-of-network benefits.
- International Dental Travel Assistance services are administered by AXA Assistance USA, Inc. AXA Assistance is not affiliated with (The) Guardian Life Insurance (Company of America) ("Guardian"), and the services they provide are separate and apart from the benefits provided by Guardian.

### College Tuition Benefit

- Annual enrollment in this plan earns you 2,000 Tuition Rewards (1 Reward = \$1 in tuition reduction at a network of Private Colleges and Universities.) These rewards are yours for your lifetime and can be given to Children, Grandchildren, Nieces, Nephews and Godchildren. Visit [www.Guardian.CollegeTuitionBenefit.com](http://www.Guardian.CollegeTuitionBenefit.com) to learn more!

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- We reserve the right to adjust rates if actual participation is below assumed level. We also reserve the right to adjust rates if there is an average of more than 4 children per dependent unit (EE+CH or FAM).
- We reserve the right to withdraw this proposal if actual employee participation is below 25%; minimum of 5 enrolled employees. This requirement does not apply to any Managed Dental Care plans quoted.
- A Dental Prosthesis will not be covered when replacing a tooth or teeth lost or extracted before being covered under this Plan unless they were extracted while covered by the Prior Plan.
- If your plan includes Section 125/Flex Plan, open enrollment must be held the month prior to the renewal/anniversary date.
- Orthodontia, when covered, is for dependent children who are less than age 19 when active appliance is first placed.

**Please see the Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.**

## SUMMARY OF PLAN 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.
- Coverage is limited to charges that are necessary to prevent, diagnose or treat dental disease, defect or injury. Depending on plan type, deductibles, waiting periods, per service frequency limitations, and payment limits may apply.
- The list of dental services shown is not exhaustive.
- This coverage will not be effective until approved by a Guardian underwriter. Please refer to certificate of coverage for full plan description.

### This plan does not pay for:

- Any restoration procedure, appliance or dental prosthesis used solely to: a) alter vertical dimension; b) restore or maintain occlusion, except to the extent that this plan covers orthodontic treatment; c) splint or stabilize teeth for periodontal reasons; or d) treat a condition caused by abrasion or attrition.
- Cosmetic or experimental treatments, unless specifically listed in the BENEFIT DETAIL section of this proposal as a covered cosmetic service.
- Replacing a lost, stolen or missing appliance or prosthetic device; or making a spare appliance or device.
- Treatment needed due to: a) an on-the-job or job-related injury; or b) a condition for which benefits are payable by Workers' Compensation or similar laws.
- Replacing an appliance or prosthetic device with a like appliance or device, unless: a) it is damaged while in the covered person's mouth in an injury suffered while insured, and can't be fixed; or b) can't be made usable and meets the replacement age criteria selected by the employer.

(continued)

**SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS (continued)**

- Treatment for which no charge is made.
- The replacement of extracted or missing third molars/wisdom teeth.
- Treatment of congenital or developmental malformations, or the replacement of congenitally missing teeth.
- Evaluations and consultations for non-covered services; detailed and extensive oral evaluations.
- Any procedure performed in conjunction with, as part of, or related to a non-covered procedure.
- Any procedure not specifically listed as a covered benefit.
- GP-1-DG2000 et al.

Guardian Dental is underwritten 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.

## Critical Illness

## MONTHLY PREMIUM

Plan #1						
Employee						
Benefit Amounts	<30	30-39	40-49	50-59	60-69	70+
\$5,000	\$3.70	\$5.25	\$9.85	\$17.90	\$27.55	\$53.25
\$10,000	\$7.40	\$10.50	\$19.70	\$35.80	\$55.10	\$106.50
\$15,000	\$11.10	\$15.75	\$29.55	\$53.70	\$82.65	\$159.75
\$20,000	\$14.80	\$21.00	\$39.40	\$71.60	\$110.20	\$213.00
Spouse						
Benefit Amounts	<30	30-39	40-49	50-59	60-69	70+
\$2,500	\$1.85	\$2.63	\$4.93	\$8.95	\$13.78	\$26.63
\$5,000	\$3.70	\$5.25	\$9.85	\$17.90	\$27.55	\$53.25
\$7,500	\$5.55	\$7.88	\$14.78	\$26.85	\$41.33	\$79.88
\$10,000	\$7.40	\$10.50	\$19.70	\$35.80	\$55.10	\$106.50
<b>Rate Guarantee</b>	2 Years					
<b>Eligible Lives</b>	269					
<b>Premiums</b>	Premiums listed are for Issue Age and will not increase due to an insured aging					
<b>Spouse</b>	Spouse rate is based on employee's age bracket.					
<b>Child</b>	Child cost is included with employee election.					
<b>Annual Open Enrollment</b>	Included					
Underwriting Requirements	Employee	Spouse		Child (ren)		
Guarantee Issue	\$20,000	\$10,000		All child amounts are guaranteed		

## BENEFITS

All Eligible Employees			
<b>Contribution/ Participation</b>	Voluntary/Greater of 15% or 10 enrolled employees		
<b>Employee Critical Illness Benefit Amounts</b>	Employee may choose a lump sum benefit of \$5,000 to \$20,000 in increments of \$5,000		
<b>Dependent Critical Illness Benefit Amount</b>	Spouse may choose a lump sum benefit of \$2,500 to \$10,000 in increments of \$2,500 up to 50% of the employee benefit. Child: 25% of Employee benefit		
Covered Conditions (lump sum payments)	Condition	First Occurrence	Second Occurrence
	<b>Cancer</b>		
	Invasive Cancer:	100%	50%
	Carcinoma In Situ	30%	0%
	Benign Brain Tumor	75%	0%
	Skin Cancer	\$250	Not Covered
	<b>Vascular</b>		
	Heart Attack	100%	50%
	Stroke	100%	50%
	Heart Failure	100%	50%
	Coronary Arteriosclerosis	30%	0%
	<b>Other</b>		
	Organ Failure	100%	50%
	Kidney Failure	100%	50%

(continued)

# Critical Illness

## BENEFITS (continued)

All Eligible Employees					
<b>Group 2 Covered Conditions</b>	First Occurrence of these additional illnesses: <ul style="list-style-type: none"> <li>• 100% Benefit: ALS (Lou Gehrig's Disease), Coma, Loss of Speech, Sight or Hearing, Parkinson's Disease, Severe Burns</li> <li>• 50% Benefit: Alzheimer's Disease</li> <li>• 30% Benefit: Addison's Disease, Huntington's Disease, Multiple Sclerosis</li> <li>• Permanent Paralysis: 50% for 1 limb, 100% for 2 limbs</li> </ul>				
<b>Group 3 Childhood Covered Conditions</b>	100% of Child Benefit for the First Occurrence of Cerebral Palsy, Cleft lip/palate, Club Foot, Cystic Fibrosis, Down's Syndrome, Muscular Dystrophy, Spina Bifida, and Type 1 Diabetes.				
<b>Wellness Benefit</b>	Provides a per year benefit for completing certain routine wellness screenings or procedures (refer to Plan Highlights section for example procedures). Employee \$50; Spouse \$50; Child \$50				
<b>Dependent Age Limits</b>	0 days to 26 years (26 if full time student)				
<b>Pre-Existing Condition Limitation</b>	3 month look back period, 12 month exclusion period				
<b>Benefit Reduction (of original amount)</b>	<table border="1"> <thead> <tr> <th>Age</th> <th>Reduction</th> </tr> </thead> <tbody> <tr> <td>70</td> <td>50%</td> </tr> </tbody> </table>	Age	Reduction	70	50%
Age	Reduction				
70	50%				

## PLAN HIGHLIGHTS

- **Guardian's Financial Strength:** Guardian has a long history of earning exemplary ratings from independent rating services which provide essential measures of a company's value as well as common ground for valid comparison. For additional details, visit our web site: <http://www.guardianlife.com/AboutGuardian/FinancialHighlights/Ratings/index.htm>
- Guardian's Critical Illness Product provides ability for an insured to receive a lump sum benefit payment upon first and second diagnosis of any qualified Critical Illnesses listed under covered conditions.
- Benefits are paid directly to the insured when they need it most. Expenditure for claim proceeds are not limited to cover medical expenses, funds can be used under the discretion of the insured for things such as childcare, transportation and to fill in gaps in their medical plan, like co-pays and deductibles.
- Wellness Benefit pays when insured completes screenings such as mammography, colonoscopy, pap smear, PSA, serum cholesterol testing, completion of smoking cessation, and weight reduction programs. Benefits paid even if medical insurance is paying 100% of the cost.
- An insured must port Critical Illness coverage prior to age 70.
- Portability allows the insured to take the coverage with them even if employment has ended. Evidence of Insurability is not required.
- Guardian offers generous Guarantee Issue levels for groups with 25 or more lives.

## IMPORTANT NOTES

**Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms. States specific requirements apply.**

### Rates Notes

- **Benefit Administration Programs:** As requested by you, your premium has been increased to include funding that covers a 3.00% of premium payment to the benefits administration service provider ("service provider") you have independently contracted to, among other things, provide an enhanced electronic benefits enrollment experience for your members. Reference the Benefit Administration Program Disclosure Page below for important information concerning authorizations OR payment of your selected benefits administration service provider.
- Spouse rate is based on employee's age bracket. Child rate is included with employee election. Dependent Critical Illness insurance will not take effect if a dependent, other than a newborn, is home confined, confined to the hospital or other health care facility or is unable to perform two or more Activities of Daily Living.
- If any discrepancies between the premiums on this proposal and your bill exist, your bill prevails.

### Benefits Notes

- The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. See the actual policy or contact your sales representative for full details.
- Dependent Guarantee Issue amounts are limited to 50% of the employee guarantee issue amount.

**Please see the Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.**

## Critical Illness

## MONTHLY PREMIUM

Plan #2						
Employee						
Benefit Amounts	<30	30-39	40-49	50-59	60-69	70+
\$5,000	\$3.30	\$4.25	\$7.90	\$15.10	\$26.55	\$48.45
\$10,000	\$6.60	\$8.50	\$15.80	\$30.20	\$53.10	\$96.90
\$15,000	\$9.90	\$12.75	\$23.70	\$45.30	\$79.65	\$145.35
\$20,000	\$13.20	\$17.00	\$31.60	\$60.40	\$106.20	\$193.80
Spouse						
Benefit Amounts	<30	30-39	40-49	50-59	60-69	70+
\$2,500	\$1.65	\$2.13	\$3.95	\$7.55	\$13.28	\$24.23
\$5,000	\$3.30	\$4.25	\$7.90	\$15.10	\$26.55	\$48.45
\$7,500	\$4.95	\$6.38	\$11.85	\$22.65	\$39.83	\$72.68
\$10,000	\$6.60	\$8.50	\$15.80	\$30.20	\$53.10	\$96.90
<b>Rate Guarantee</b>	2 Years					
<b>Eligible Lives</b>	269					
<b>Premiums</b>	Premiums listed are for Attained Age and will increase as an insured ages					
<b>Child</b>	Child cost is included with employee election.					
<b>Annual Open Enrollment</b>	Included					
Underwriting Requirements	Employee		Spouse		Child (ren)	
Guarantee Issue	\$20,000		\$10,000		All child amounts are guaranteed	

## BENEFITS

All Eligible Employees			
<b>Contribution/ Participation</b>	Voluntary/Greater of 15% or 10 enrolled employees		
<b>Employee Critical Illness Benefit Amounts</b>	Employee may choose a lump sum benefit of \$5,000 to \$20,000 in increments of \$5,000		
<b>Dependent Critical Illness Benefit Amount</b>	Spouse may choose a lump sum benefit of \$2,500 to \$10,000 in increments of \$2,500 up to 50% of the employee benefit. Child: 25% of Employee benefit		
<b>Covered Conditions (lump sum payments)</b>	<b>Condition</b>	<b>First Occurrence</b>	<b>Second Occurrence</b>
	<b>Cancer</b>		
	Invasive Cancer:	100%	50%
	Carcinoma In Situ	30%	0%
	Benign Brain Tumor	75%	0%
	Skin Cancer	\$250	Not Covered
	<b>Vascular</b>		
	Heart Attack	100%	50%
	Stroke	100%	50%
	Heart Failure	100%	50%
	Coronary Arteriosclerosis	30%	0%
	<b>Other</b>		
Organ Failure	100%	50%	
Kidney Failure	100%	50%	

(continued)

# Critical Illness

## BENEFITS (continued)

All Eligible Employees					
<b>Group 2 Covered Conditions</b>	First Occurrence of these additional illnesses: <ul style="list-style-type: none"> <li>• 100% Benefit: ALS (Lou Gehrig's Disease), Coma, Loss of Speech, Sight or Hearing, Parkinson's Disease, Severe Burns</li> <li>• 50% Benefit: Alzheimer's Disease</li> <li>• 30% Benefit: Addison's Disease, Huntington's Disease, Multiple Sclerosis</li> <li>• Permanent Paralysis: 50% for 1 limb, 100% for 2 limbs</li> </ul>				
<b>Group 3 Childhood Covered Conditions</b>	100% of Child Benefit for the First Occurrence of Cerebral Palsy, Cleft lip/palate, Club Foot, Cystic Fibrosis, Down's Syndrome, Muscular Dystrophy, Spina Bifida, and Type 1 Diabetes.				
<b>Wellness Benefit</b>	Provides a per year benefit for completing certain routine wellness screenings or procedures (refer to Plan Highlights section for example procedures). Employee \$50; Spouse \$50; Child \$50				
<b>Dependent Age Limits</b>	0 days to 26 years (26 if full time student)				
<b>Pre-Existing Condition Limitation</b>	3 month look back period, 12 month exclusion period				
<b>Benefit Reduction (of original amount)</b>	<table border="1"> <thead> <tr> <th>Age</th> <th>Reduction</th> </tr> </thead> <tbody> <tr> <td>70</td> <td>50%</td> </tr> </tbody> </table>	Age	Reduction	70	50%
Age	Reduction				
70	50%				

## PLAN HIGHLIGHTS

- **Guardian's Financial Strength:** Guardian has a long history of earning exemplary ratings from independent rating services which provide essential measures of a company's value as well as common ground for valid comparison. For additional details, visit our web site: <http://www.guardianlife.com/AboutGuardian/FinancialHighlights/Ratings/index.htm>
- Guardian's Critical Illness Product provides ability for an insured to receive a lump sum benefit payment upon first and second diagnosis of any qualified Critical Illnesses listed under covered conditions.
- Benefits are paid directly to the insured when they need it most. Expenditure for claim proceeds are not limited to cover medical expenses, funds can be used under the discretion of the insured for things such as childcare, transportation and to fill in gaps in their medical plan, like co-pays and deductibles.
- Wellness Benefit pays when insured completes screenings such as mammography, colonoscopy, pap smear, PSA, serum cholesterol testing, completion of smoking cessation, and weight reduction programs. Benefits paid even if medical insurance is paying 100% of the cost.
- An insured must port Critical Illness coverage prior to age 70.
- Portability allows the insured to take the coverage with them even if employment has ended. Evidence of Insurability is not required.
- Guardian offers generous Guarantee Issue levels for groups with 25 or more lives.

## IMPORTANT NOTES

**Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms. States specific requirements apply.**

### Rates Notes

- **Benefit Administration Programs:** As requested by you, your premium has been increased to include funding that covers a 3.00% of premium payment to the benefits administration service provider ("service provider") you have independently contracted to, among other things, provide an enhanced electronic benefits enrollment experience for your members. Reference the Benefit Administration Program Disclosure Page below for important information concerning authorizations OR payment of your selected benefits administration service provider.
- Spouse rate is based on employee's age bracket. Child rate is included with employee election. Dependent Critical Illness insurance will not take effect if a dependent, other than a newborn, is home confined, confined to the hospital or other health care facility or is unable to perform two or more Activities of Daily Living.
- If any discrepancies between the premiums on this proposal and your bill exist, your bill prevails.

### Benefits Notes

- The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. See the actual policy or contact your sales representative for full details.
- Dependent Guarantee Issue amounts are limited to 50% of the employee guarantee issue amount.

**Please see the Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.**

## SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

- The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. There are limitations & special requirements for each condition. See the certificate of coverage or contact your sales representative for full details.
- This policy will not pay for a diagnosis of a listed critical illness that is made before the covered person's Critical Illness effective date with Guardian.

(continued)

# Critical Illness

## SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS (continued)

- 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; or (c) both Critical Illnesses are contained within the Childhood 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.
- First & second occurrence refers to the first & second time an insured experiences or is diagnosed with a covered critical illness while covered under Guardian Critical Illness insurance.
- We do not pay benefits for a third or later occurrence of a Critical Illness.
- A pre-existing condition includes any condition for which an employee, in the three month 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.
- 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. Please refer to the plan details for specific time periods. State variations may apply.
- 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.
- 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. Subject to state specific variations.
- Employees must be working full-time on the effective date of coverage; otherwise, coverage becomes effective after the completion of the specific waiting period.
- An applicant must enroll within 31 days of the coverage effective date. An annual open enrollment will occur each year during a time period specified by the policyholder. If the applicant enrolls outside of the annual open enrollment period they will be considered a late entrant and must answer health questions.
- Contract #: GP-1-CI-14.

This coverage will not be effective until approved by a Guardian underwriter. This proposal is subject to a satisfactory financial evaluation. Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage.

## Accident

MONTHLY RATES		
	Plan #1	Plan #2
Employee	\$8.00	\$16.00
Employee & Spouse	\$12.50	\$25.00
Employee & Child	\$13.50	\$26.00
Family	\$18.00	\$35.00
Census	269	269
Rate Guarantee	2 Years	2 Years
BENEFITS		
	Plan #1	Plan #2
	All Eligible Employees	All Eligible Employees
Schedule	Bronze Plan	Gold Plan
Contribution/Participation	Voluntary / 5 enrolled employees	Voluntary / 5 enrolled employees
Accident Coverage	Off Job	Off Job
Accidental Death and Dismemberment		
Death Benefit	Employee: \$10,000 Spouse: \$5,000 Child: \$5,000	Employee: \$25,000 Spouse: \$12,500 Child: \$5,000
Catastrophic Loss	Quadriplegia: 100% of AD&D Loss of speech and hearing (both ears): 100% of AD&D Loss of cognitive function: 100% of AD&D Hemiplegia: 50% of AD&D Paraplegia: 50% of AD&D	Quadriplegia: 100% of AD&D Loss of speech and hearing (both ears): 100% of AD&D Loss of cognitive function: 100% of AD&D Hemiplegia: 50% of AD&D Paraplegia: 50% of AD&D
Common Carrier	200% of AD&D	200% of AD&D
Common Disaster	200% of Spouse AD&D benefit	200% of Spouse AD&D benefit
Dismemberment		
Hand, Foot, Sight	Single: 50% of AD&D benefit Multiple: 100% of AD&D benefit	Single: 50% of AD&D benefit Multiple: 100% of AD&D benefit
Thumb/Index Finger Same Hand, Four Fingers Same Hand, All Toes Same Foot	25% of AD&D benefit	25% of AD&D benefit
Seatbelts and Airbags	Seatbelts: \$10,000 or Seatbelts & Airbags: \$15,000	Seatbelts: \$10,000 or Seatbelts & Airbags: \$15,000
Reasonable Accommodation to Home or Vehicle	\$2,500	\$2,500
Injury-Free Benefit	Pays \$200 if a covered family is claim free for five years	Pays \$300 if a covered family is claim free for five years
Wellness Benefit	Provides a \$50 per year benefit for completing certain routine wellness screenings or procedures (refer to Plan Highlights section for example procedures).	Provides a \$100 per year benefit for completing certain routine wellness screenings or procedures (refer to Plan Highlights section for example procedures).
Portability	Included without Evidence	Included without Evidence
Child(ren) Age Limits	Birth to 26 years subject to state limitations	Birth to 26 years subject to state limitations
Air Ambulance	\$500	\$1,000
Ambulance	\$100	\$200
Blood/Plasma/Platelets	N/A	\$300
Burns (2 <sup>nd</sup> Degree/3 <sup>rd</sup> Degree)	9 sq inches to 18 sq inches: \$0 / \$1,000 18 sq inches to 35 sq inches: \$500 / \$2,000 Over 35 sq inches: \$1,500 / \$6,000	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
Burn – Skin Graft	50% of burn benefit	50% of burn benefit

(continued)



## Accident

<b>BENEFITS (continued)</b>		
	<b>Plan #1</b>	<b>Plan #2</b>
	<b>All Eligible Employees</b>	<b>All Eligible Employees</b>
<b>Child Organized Sport</b>	25% increase to child benefits	25% increase to child benefits
<b>Chiropractic Visits</b>	N/A	\$50 per visit up to 6 visits
<b>Coma</b>	\$5,000	\$10,000
<b>Concussion Baseline Study</b>	\$25	\$25
<b>Concussions</b>	\$50	\$200
<b>Diagnostic Exam (Major)</b>	\$50	\$200
<b>Dislocations</b>	Schedule up to \$2,000	Schedule up to \$5,000
<b>Doctor Follow-Up Visits</b>	\$25 up to 6 treatments	\$50 up to 6 treatments
<b>Emergency Dental Work</b>	N/A	\$300/Crown \$75/Extraction
<b>Emergency Room Treatment</b>	\$100	\$200
<b>Epidural Anesthesia Pain Management</b>	N/A	\$100, 2 times per accident
<b>Eye Injury</b>	\$100	\$300
<b>Family Care</b>	N/A	\$20/day up to 30 days
<b>Fractures</b>	Schedule up to \$3,000	Schedule up to \$6,000
<b>Gun Shot Wound</b>	\$250	\$750
<b>Hospital Admission</b>	\$500	\$1,000
<b>Hospital Confinement</b>	\$100/day – up to 1 year	\$250/day – up to 1 year
<b>Hospital ICU Admission</b>	\$1,000	\$2,000
<b>Hospital ICU Confinement</b>	\$200/day – up to 15 days	\$500/day – up to 15 days
<b>Initial Doctor's Office/Urgent Care Facility Treatment</b>	\$50	\$100
<b>Joint Replacement (hip/knee/shoulder)</b>	N/A	\$2,500/\$1,250/\$1,250
<b>Knee Cartilage</b>	N/A	\$500
<b>Laceration</b>	Schedule up to \$200	Schedule up to \$400
<b>Lodging</b>	N/A	\$125/day, up to 30 days for companion hotel stay
<b>Medical Appliance</b>	Schedule up to \$300	Schedule up to \$500
<b>Outpatient Therapies</b>	\$25/day up to 10 days	\$35/day up to 10 days
<b>Post-Traumatic Stress Disorder</b>	N/A	\$400
<b>Prosthetic Device/Artificial Limb</b>	N/A	1: \$500 2 or more: \$1,000
<b>Rehabilitation Unit Confinement</b>	N/A	\$100/day up to 15 days
<b>Ruptured Disc with Surgical Repair</b>	N/A	\$500
<b>Surgery (Cranial, Open Abdominal, Thoracic)</b>	Schedule up to \$750 Hernia:\$150	Schedule up to \$1,250 Hernia:\$250
<b>Surgery – Exploratory or Arthroscopic</b>	\$200	\$400
<b>Tendon/Ligament/Rotator Cuff</b>	1: \$250 2 or more: \$500	1: \$500 2 or more: \$1,000
<b>Transportation</b>	N/A	\$0.50 per mile, limited to \$500/round trip, up to 3 times per accident
<b>Traumatic Brain Injury</b>	N/A	\$4,000

(continued)

# Accident

## BENEFITS (continued)

	Plan #1	Plan #2
	All Eligible Employees	All Eligible Employees
X-Ray	\$15	\$40

## PLAN HIGHLIGHTS

- **Guardian's Financial Strength:** Guardian has a long history of earning exemplary ratings from independent rating services which provide essential measures of a company's value as well as common ground for valid comparison. For additional details, visit our web site: <http://www.guardianlife.com/AboutGuardian/FinancialHighlights/Ratings/index.htm>
- Wellness Benefit includes coverage for screenings & procedures such as well visits, mammography, colonoscopy, pap smear, PSA, Serum cholesterol test, completion of smoking cessation and weight reduction programs, registration of a covered child in an organized sport and many more.
- No underwriting required.
- **Portability** - Portability allows the employee to take the coverage with them if employment has ended.

## IMPORTANT NOTES

**The benefits listed are payable if the service, treatment or procedure is due to injuries incurred in a covered accident.**

- **Benefit Administration Programs:** As requested by you, your premium has been increased to include funding that covers the percentage of premium payment shown below to the benefits administration service provider ("service provider") you have independently contracted to, among other things, provide an enhanced electronic benefits enrollment experience for your members. Reference the Benefit Administration Program Disclosure Page below for important information concerning authorization OR payment of your selected benefits administration service provider. Plan 1: 3.00%; Plan 2: 3.00%
- **Medical Appliance** - Benefit is paid if a wheelchair, motorized scooter, leg or back brace, crutches, cane, walker, walking boot that extends above the ankle or brace for the neck is prescribed by a physician as necessary due to an injury sustained as the result of a covered accident.
- **Child Organized Sport** - Benefit is paid if the covered accident occurred while your covered child is participating in an organized sport that is governed by an organization and requires formal registration to participate. This benefit is only payable if child coverage is included on the plan and the covered child is age 18 or younger.
- **Family Care** - Benefit is payable for each child attending a Child Care center while the insured is confined to the hospital, ICU or Alternate Care or Rehabilitative facility due to injuries sustained in a covered accident.
- **Injury-Free Benefit** - A covered family must be claim free for 5 years, other than a Wellness or Concussion Baseline Study claim.
- **Lodging** - Benefit is paid for a companion's hotel stay while the insured is confined to the hospital as the result of a covered accident. The hospital must be more than 50 miles from the insured's residence.
- **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.
- **Traumatic Brain Injury** - is 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.

## SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

- 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.
- 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.

**This plan will not pay benefits for any injury caused by or related to directly or indirectly (state variations may apply):**

- 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.

Policy #: GP-1-ACC-18.

(continued)

**SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS (continued)**

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.

# Benefit Administration Program Disclosure

## Important Information Concerning Payment of Your Selected Service Provider

As requested by you, your premium has been increased to include funding to cover a payment to an external benefits administration service provider ("service provider") that you have independently contracted to, among other things, provide an enhanced electronic benefits enrollment experience for members/employees (and their dependents, as applicable) of your Guardian plan. **Reference the Important Notes Section of your plan quoted benefits for the percentage premium payment.** You acknowledge that Guardian will use this portion of your premium for the purpose of facilitating an administrative pass-through payment on your behalf for the fees you have incurred for the use of this service provider. Guardian is not responsible for your service provider, the performance of the services you have contracted them for, nor for any fees service provider has charged you for this service.

By participating in this Program, you are representing: (i) the entity to which Guardian is facilitating payment to on your behalf is your duly authorized agent, and is appropriately licensed and appointed by Guardian to receive payment under this Program; and (ii) you or your service provider has obtained all necessary rights, consents and authority, as required, so that service provider and Guardian may bilaterally share and transmit member/employee (and their dependents, as applicable) enrollment information. Further, you acknowledge that all eligible members/employees (and their dependents, as applicable) of this plan will be provided access to any service provider products or service platforms used to administer this service as required to enroll in Guardian products during annual enrollment and any other defined periods for enrollment.

Guardian reserves the right to disapprove the use of any service provider and terminate or modify this Program at any time.

# Dental Maximum Rollover

## Guardian's Innovative Dental Maximum Rollover

### Members Can Accumulate Annual Maximum Dollars

With Maximum Rollover, we'll roll over a portion of each DentalGuard member's unused annual maximum into their personal Maximum Rollover Account (MRA). The MRA can be used in future years if a member reaches the plan's annual maximum. If a member uses the services of preferred providers exclusively during the benefit year, we'll increase the amount credited to his or her MRA.

To qualify, a member must have a paid claim (not just a visit) and must not have exceeded the paid claims threshold during the benefit year. Each member's MRA may not exceed the MRA limit.

The employee and each insured dependent maintain separate MRAs based on their own claim activity. Employers, employees, and dependents can view their annual MRA statements online at [www.GuardianAnytime.com](http://www.GuardianAnytime.com)

### How Maximum Rollover Works

Depending on the plan's annual maximum, an individual's claims dollars for the year must not exceed a certain amount called the "threshold". If the threshold is not exceeded, an individual can rollover the set Maximum Rollover Amount that is pre-determined based on the annual maximum. To encourage in-network care, more money is rolled over if in-network dentists are used exclusively during the benefit year. The Maximum Rollover Limit is the most money that can be kept in the Maximum Rollover Account.

Consider the following example: if a plan's annual maximum is \$1,500, up to \$500 of unused annual maximum could be rolled over to the next year as long as in-network dentists are used exclusively and annual claims do not exceed \$700. In this case, the Maximum Rollover Account Limit would be \$1,250.

### Maximum Rollover Lite

For cost-conscious employers looking to control escalating costs at future renewals, Maximum Rollover Lite offers Maximum Rollover amounts and limits that are 50% lower than the traditional plans.

### Key Facts on Maximum Rollover

- If an amount has been rolled over into an individual's MRA and a claim for preventive services is not submitted the following benefit year, the member will not lose the amount currently in his/her MRA amount.
- For calendar year accumulation cases with a plan effective date in October, November or December, the Maximum Rollover feature starts as of the first full benefit year.
- The Maximum Rollover feature applies to new entrants who join the plan (calendar year or policy year accumulation) with 3 months or less remaining in the benefit year, as of the next benefit year.
- The Maximum Rollover feature is deferred for members who have coverage of Major Services Deferred. For these members, Maximum Rollover starts when coverage of Major services starts, or the start of the next benefit year if 3 months or less remain until the next benefit year.
- If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, the non-PPO maximum determines the Maximum Rollover plan.
- The Maximum Rollover feature is not available in some states and on cases that don't cover Major services.

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.

# Employee Assistance Plan (EAP)

## WORKLIFE MATTERS<sup>sm</sup>

### Comprehensive Employee Assistance Program

WorkLife Matters<sup>sm</sup>, Guardian's comprehensive Employee Assistance Program (EAP)<sup>1</sup> is available at no cost to groups purchasing three or more of Guardian's Group products!<sup>2</sup> With WorkLife Matters<sup>sm</sup>, employees can receive expert support services to assist them and their families with a variety of life issues from family care, stress, depression, or addiction. In today's environment, addressing work-life balance issues is more important than ever. Not only will employers be providing a program that employees will appreciate, they will also be helping to ensure a productive workplace.

#### Key Employer Services

- Employers can receive expert support service to assist in implementing a Drug-Free Workplace Program.
- Managers and supervisors will have access to human resource consultants to address workplace issues, including performance problems.

#### Key Employee Services

- Unlimited Telephonic Counseling through a convenient toll-free number. Up to three face-to-face visits per family member, per year, with a doctoral psychologist or other behavioral health professional.
- Variable resources to assist persons who are facing life challenges such as locating childcare, providing elder care, planning for adoption or learning about pregnancy or child development.
- A comprehensive, online database including information on everyday home and family issues – accessible twenty-four hours a day, seven days a week.
- Financial consultation for insureds and their beneficiaries who receive a death benefit of \$50,000 or more, or are receiving Long-Term Disability payments. The purpose is to educate the beneficiaries on options available to protect the benefit received; no solicitation is done.
- Unlimited legal advice by telephone, referral to a local attorney for a free 30 minute session, and any additional legal service at a 25% discount. These services may include, but are not limited to real estate living wills and estate and probate law.<sup>3</sup>

See for yourself how WorkLife Matters<sup>sm</sup> can complete your group's benefit package.

Call your Guardian Group Benefits Expert today for more information or visit [www.guardianlife.com](http://www.guardianlife.com)

<sup>1</sup> WorkLife Matters<sup>sm</sup> is administered by Integrated Behavioral Health, an independent national employee assistance program.

<sup>2</sup> Available at no cost if three or more qualified Guardian Group products are purchased and if at least one of these products is employer sponsored with 75% participation.

<sup>3</sup> *WillPrep Services* are provided by Integrated Behavioral Health, Inc., and its contractors. The Guardian Life Insurance Company of America (Guardian) does not provide any part of *WillPrep 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 IBH 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, IBH, or your employer.

**Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms.**

# TravelAid Services

TravelAid provides an emergency response network around-the-clock and around-the-world (domestic and international) to ensure that business travelers are not left on their own when they need help the most, whether for a medical emergency or to replace travel documents.

## Travel Planning

- Travel intelligence, alerts and destination information
- Pre-travel immunization information, health planning, and travel medical kits
- International medical insurance and claims administration
- Preventive security training, assessments, and contingency planning
- Executive protection services

## Specialized Security Resources

- Available for sensitive and complex emergency security situations
- Available at all times for a safe and speedy response
- Embassy and consular assistance

## Medical Transportation Services

- Qualified and responsive personnel worldwide
- Up-to-date equipment and technology
- International and regional providers

## Worldwide Physician and Hospital Referrals

- Qualified hospitals and facilities
- Multi-lingual services at medical facilities
- Patient accommodations and accessibility

## Emergency Response

- 24/7 multi-lingual assistance operations
- Emergency travel arrangements
- Emergency prescription replacement
- Lost document assistance

**For more information, contact your Guardian Sales representative.**

TravelAid services are provided by Integrated Behavioral Health, Inc., and UnitedHealthcare Global. The Guardian Life Insurance Company of America (Guardian) does not provide any part of TravelAid 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 policy can provide the actual terms, services, limitations, and exclusions. Guardian and IBH reserve the right to discontinue TravelAid at any time. Legal services provided through WorkLife Matters will not be provided in connection with or preparation for any action against Guardian, IBH, or your employer.

## A Secure Website for Group Benefits Plans

GuardianAnytime<sup>®</sup>, our secure website for group benefits plans, offers comprehensive self-service capabilities for brokers, employers, employees, and health care professionals. Our intuitive web tools make going online easy!

### For Brokers – Easy Management of Guardian Group Business

Brokers can manage their Guardian business more efficiently:

- Receive e-mail notifications of groups nearing cancellation to help with follow-up
- Check clients' premium payments, eligibility information and status of an Evidence of Insurability application
- Track commissions and compensation programs
- View/print/e-mail forms and materials
- Visit [www.guardiananytime.com](http://www.guardiananytime.com)

### For Employers – Simplified Benefits Administration

Benefits managers have a one-stop source of comprehensive administration tools for their Guardian benefits plans:

- Enroll new hires, add dependents, terminate members and check status of an Evidence of Insurability application
- Allow employees to enroll, update benefits, and check status of a disability claim online<sup>1</sup>
- View and pay bills online
- Download, print and order forms, plan materials, and ID cards
- Delegate access to staff based on job responsibility
- Visit [www.guardiananytime.com](http://www.guardiananytime.com)

### For Employees – Helpful Benefits Information Available 24/7

Members and dependents can access helpful, secure information about their Guardian benefits:

- Review benefits and update information<sup>1</sup>
- Check the status of a claim or Evidence of Insurability application
- View and print ID cards
- Submit a Short-Term Disability claim online
- Receive e-mails when a claim has been processed and a response is available online<sup>2</sup>
- Use the Find-A-Provider app to locate a provider anytime. Download the app to an Android or iPhone smart phone.
- Visit [www.guardiananytime.com](http://www.guardiananytime.com)

### For Health Care Professionals – Efficient Handling of Administrative Matters

Health care professionals have instant access to Guardian benefits information:

- Check eligibility, claim status, and coverage amounts
- In-network providers can view fee schedules

**Access FlexPlan and Reed Group, our Absence Management subsidiary, directly from the Guardian Anytime site.**

**Call Your Guardian Group Benefits Expert Today for More Information.**

<sup>1</sup>Employer must grant permission for employees to enroll or make changes to their benefits outline. Ask your Guardian representative for more details about eligibility requirements. <sup>2</sup>Available to employees with Guardian Dental.



# College Tuition Benefit<sup>®</sup> - Program Overview with Sample

## Guardian helps plan participants save for college

Guardian plan participants can get insurance that includes a college tuition benefit. As the cost of college continues to rise, Guardian is helping families keep up by providing this exclusive benefit that can be used at over 400+ undergraduate colleges and universities in the SAGE Scholars network of schools. This is a great tool to attract and retain employees and increase voluntary participation.

### Rewards can add up fast. Here's how it works.

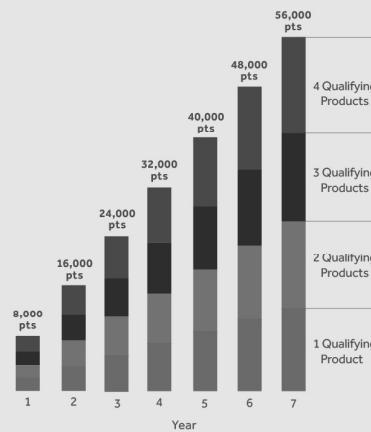
- Members enrolled in Guardian insurance plans earn 2,000 Tuition Reward<sup>®</sup> Points annually, per product.
- Each Tuition Reward Point equals \$1 in tuition reduction (i.e. 56,000 Rewards = \$56,000 in tuition reduction).
- Guardian Dental members receive a bonus of 2,500 Tuition Reward Points after year four.
- Rewards increase each year, never expire, and members keep them forever.
- Tuition Rewards can be used at over 400 participating private colleges, and universities nationwide.
- Members can allocate rewards to their children, grandchildren, nieces and nephews. Godchildren and stepchildren, too.

The grid on the right is an example how a member can earn rewards over seven years and across four qualifying products, which could end up covering the cost of a full year's tuition!

The more eligible plans employees enroll in, the more rewards they can earn.

Employees can check their company's plan details to see which Guardian coverages include College Tuition Benefit.

Here's an example of the College Tuition Benefit



Here's an example of the rewards that can be earned over seven years with four qualifying Guardian insurance products. Total rewards dependent on number of eligible/qualifying products purchased.

## IMPORTANT NOTES

- Please consult with your Broker or Guardian Representative to confirm what lines of coverage have the College Tuition Benefit
- College Tuition Benefit is available on up to 4 qualifying Guardian lines plus Guardian Davis Vision (i.e. Davis Vision Rewards provided by Davis.) Qualifying lines of Guardian coverage include: Accident (Voluntary), Cancer (Voluntary), Critical Illness (Voluntary), Dental (Voluntary & Non-Vol.), Hospital Indemnity (Voluntary & Non-Vol.), Basic & VTL (Can only offer on Voluntary Term or Non-Contrib/Contrib - select only one line), LTD.
- To use Tuition rewards, students must be registered by the member by August 31 of the year when the student begins 12th grade.
- The maximum rewards you can use, per registered student, cannot exceed one year's tuition at a participating school (i.e. attending college full-time).
- The Scholarship credits are held in the subscriber's account until they are pledged to registered student. Families do not select a college ahead of time.
- When employees register, they receive a Welcome email and an online account is established so they can see their account balance and add as many eligible students as they wish. Eligible students include: children, grandchildren, nieces and nephews.
- Registered employees receive Market Cap and Gown, an e-newsletter that details events in the college funding space and notifies employees of new colleges in the network.
- This program will be part of the employee benefit package and addresses a top employee concern - saving for college. The service is \$0.45 per employee per month for each coverage accumulating the College Tuition Benefit. This is not a separate line item charge for you, but instead reflected in the total premium billed (though not an insurance charge).

### Important Deadlines:

**There are two very important deadlines that must be met for members to utilize their Tuition Rewards Points.**

#### Adding Students and Pledging Tuition Rewards.

- Students must be registered by the member by August 31 of the year when the student begins 12th grade.
- The last day for pledging earned Tuition Rewards to a student is August 31 of the year the student begins 12th grade. This is also the last day for a student to earn any Student Tuition Rewards from any source.

#### Submitting Student Tuition Rewards to member schools.

- Using the college and university list available in the member's account, the member must submit a Tuition Rewards statement to any member school(s) a registered student applies to within ten days of the application being submitted.

# College Tuition Benefit<sup>®</sup> - Program Overview with Sample

## SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

- Guardian's Group Dental Insurance is underwritten by The Guardian Life Insurance Company of America (Guardian) or its subsidiaries.
- The Tuition Rewards program is provided by College Tuition Benefit. The Guardian Life Insurance Company of America (Guardian) does not provide any services related to this program. College Tuition Benefit is not a subsidiary or an affiliate of Guardian.
- To find out more information, go to <https://www.Guardian.CollegeTuitionBenefit.com>
- College Tuition Benefit is not an insurance benefit and may not be available in all states