



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



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

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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
Employee Benefit	Your employer provides \$25,000 Basic Term Life coverage for all full time employees.	\$10,000 increments to a maximum of \$500,000. See Cost Illustration page for details.
Accidental Death and Dismemberment	Your Basic Life coverage includes Enhanced Accidental Death and Dismemberment coverage.	Enhanced employee, spouse, and child(ren) coverage. Maximum 1 times life amount.
Spouse/Domestic Partner Benefit	N/A	\$5,000 increments to a maximum of \$250,000. See Cost Illustration page for details.
Child Benefit	N/A	Your dependent children age 14 days to 26 years. You may elect one of the following benefit options: \$5,000, \$10,000. Subject to state limits. See Cost Illustration page for details.
Guarantee Issue: 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 \$25,000 per employee	We Guarantee Issue coverage up to: Employee Less than age 65 \$200,000, 65-69 \$50,000, 70+ \$10,000. Spouse Less than age 65 \$25,000, 65-69 \$10,000, \$0. Dependent children \$10,000.
Premiums	Covered by your company if you meet eligibility requirements	Increase on plan anniversary after you enter next five-year age group
Portability: Allows you to take coverage with you if you terminate employment.	Yes, with age and other restrictions	Yes, with age and other restrictions



Your life coverage

	BASIC LIFE	VOLUNTARY TERM LIFE
Conversion: 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
Accelerated Life Benefit: A lump sum benefit is paid to you if you are diagnosed with a terminal condition, as defined by the plan.	Yes	Yes
Waiver of Premiums: 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
Benefit Reductions: Benefits are reduced by a certain percentage as an employee ages.	35% at age 65, 50% at age 70	35% at age 65, 50% at age 70

Subject to coverage limits

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 an amount of up to \$50,000, up to the Guarantee Issue amount.

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.

		Semi-monthly premiums displayed. Cost of AD&D is included.							
Policy Election Amount		Policy Election Cost Per Age Bracket							
Employee		< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64 65-69†
	\$10,000	\$.49	\$.55	\$.70	\$.93	\$1.37	\$2.27	\$3.52	\$5.68 \$14.91
	\$20,000	\$.97	\$1.09	\$1.39	\$1.86	\$2.74	\$4.54	\$7.03	\$11.36 \$29.82
	\$30,000	\$1.46	\$1.64	\$2.09	\$2.79	\$4.11	\$6.81	\$10.55	\$17.04 \$44.73
	\$40,000	\$1.94	\$2.18	\$2.78	\$3.72	\$5.48	\$9.08	\$14.06	\$22.72 \$59.64
	\$50,000	\$2.43	\$2.73	\$3.48	\$4.65	\$6.85	\$11.35	\$17.58	\$28.40 \$74.55
	\$60,000	\$2.91	\$3.27	\$4.17	\$5.58	\$8.22	\$13.62	\$21.09	\$34.08 \$89.46
	\$70,000	\$3.40	\$3.82	\$4.87	\$6.51	\$9.59	\$15.89	\$24.61	\$39.76 \$104.37
	\$80,000	\$3.88	\$4.36	\$5.56	\$7.44	\$10.96	\$18.16	\$28.12	\$45.44 \$119.28
	\$90,000	\$4.37	\$4.91	\$6.26	\$8.37	\$12.33	\$20.43	\$31.64	\$51.12 \$134.19
	\$100,000	\$4.85	\$5.45	\$6.95	\$9.30	\$13.70	\$22.70	\$35.15	\$56.80 \$149.10
	\$110,000	\$5.34	\$6.00	\$7.65	\$10.23	\$15.07	\$24.97	\$38.67	\$62.48 \$164.01
	\$120,000	\$5.82	\$6.54	\$8.34	\$11.16	\$16.44	\$27.24	\$42.18	\$68.16 \$178.92
	\$130,000	\$6.31	\$7.09	\$9.04	\$12.09	\$17.81	\$29.51	\$45.70	\$73.84 \$193.83
	\$140,000	\$6.79	\$7.63	\$9.73	\$13.02	\$19.18	\$31.78	\$49.21	\$79.52 \$208.74
	\$150,000	\$7.28	\$8.18	\$10.43	\$13.95	\$20.55	\$34.05	\$52.73	\$85.20 \$223.65
	\$160,000	\$7.76	\$8.72	\$11.12	\$14.88	\$21.92	\$36.32	\$56.24	\$90.88 \$238.56
	\$170,000	\$8.25	\$9.27	\$11.82	\$15.81	\$23.29	\$38.59	\$59.76	\$96.56 \$253.47
	\$180,000	\$8.73	\$9.81	\$12.51	\$16.74	\$24.66	\$40.86	\$63.27	\$102.24 \$268.38
	\$190,000	\$9.22	\$10.36	\$13.21	\$17.67	\$26.03	\$43.13	\$66.79	\$107.92 \$283.29
	\$200,000	\$9.70	\$10.90	\$13.90	\$18.60	\$27.40	\$45.40	\$70.30	\$113.60 \$298.20
	\$210,000	\$10.19	\$11.45	\$14.60	\$19.53	\$28.77	\$47.67	\$73.82	\$119.28 \$313.11
	\$220,000	\$10.67	\$11.99	\$15.29	\$20.46	\$30.14	\$49.94	\$77.33	\$124.96 \$328.02
	\$230,000	\$11.16	\$12.54	\$15.99	\$21.39	\$31.51	\$52.21	\$80.85	\$130.64 \$342.93
	\$240,000	\$11.64	\$13.08	\$16.68	\$22.32	\$32.88	\$54.48	\$84.36	\$136.32 \$357.84
	\$250,000	\$12.13	\$13.63	\$17.38	\$23.25	\$34.25	\$56.75	\$87.88	\$142.00 \$372.75
	\$260,000	\$12.61	\$14.17	\$18.07	\$24.18	\$35.62	\$59.02	\$91.39	\$147.68 \$387.66
	\$270,000	\$13.10	\$14.72	\$18.77	\$25.11	\$36.99	\$61.29	\$94.91	\$153.36 \$402.57
	\$280,000	\$13.58	\$15.26	\$19.46	\$26.04	\$38.36	\$63.56	\$98.42	\$159.04 \$417.48
	\$290,000	\$14.07	\$15.81	\$20.16	\$26.97	\$39.73	\$65.83	\$101.94	\$164.72 \$432.39

Voluntary Life Cost Illustration *continued*

	< 30	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65–69†
\$300,000	\$14.55	\$16.35	\$20.85	\$27.90	\$41.10	\$68.10	\$105.45	\$170.40	\$447.30
\$310,000	\$15.04	\$16.90	\$21.55	\$28.83	\$42.47	\$70.37	\$108.97	\$176.08	\$462.21
\$320,000	\$15.52	\$17.44	\$22.24	\$29.76	\$43.84	\$72.64	\$112.48	\$181.76	\$477.12
\$330,000	\$16.01	\$17.99	\$22.94	\$30.69	\$45.21	\$74.91	\$116.00	\$187.44	\$492.03
\$340,000	\$16.49	\$18.53	\$23.63	\$31.62	\$46.58	\$77.18	\$119.51	\$193.12	\$506.94
\$350,000	\$16.98	\$19.08	\$24.33	\$32.55	\$47.95	\$79.45	\$123.03	\$198.80	\$521.85
\$360,000	\$17.46	\$19.62	\$25.02	\$33.48	\$49.32	\$81.72	\$126.54	\$204.48	\$536.76
\$370,000	\$17.95	\$20.17	\$25.72	\$34.41	\$50.69	\$83.99	\$130.06	\$210.16	\$551.67
\$380,000	\$18.43	\$20.71	\$26.41	\$35.34	\$52.06	\$86.26	\$133.57	\$215.84	\$566.58
\$390,000	\$18.92	\$21.26	\$27.11	\$36.27	\$53.43	\$88.53	\$137.09	\$221.52	\$581.49
\$400,000	\$19.40	\$21.80	\$27.80	\$37.20	\$54.80	\$90.80	\$140.60	\$227.20	\$596.40
\$410,000	\$19.89	\$22.35	\$28.50	\$38.13	\$56.17	\$93.07	\$144.12	\$232.88	\$611.31
\$420,000	\$20.37	\$22.89	\$29.19	\$39.06	\$57.54	\$95.34	\$147.63	\$238.56	\$626.22
\$430,000	\$20.86	\$23.44	\$29.89	\$39.99	\$58.91	\$97.61	\$151.15	\$244.24	\$641.13
\$440,000	\$21.34	\$23.98	\$30.58	\$40.92	\$60.28	\$99.88	\$154.66	\$249.92	\$656.04
\$450,000	\$21.83	\$24.53	\$31.28	\$41.85	\$61.65	\$102.15	\$158.18	\$255.60	\$670.95
\$460,000	\$22.31	\$25.07	\$31.97	\$42.78	\$63.02	\$104.42	\$161.69	\$261.28	\$685.86
\$470,000	\$22.80	\$25.62	\$32.67	\$43.71	\$64.39	\$106.69	\$165.21	\$266.96	\$700.77
\$480,000	\$23.28	\$26.16	\$33.36	\$44.64	\$65.76	\$108.96	\$168.72	\$272.64	\$715.68
\$490,000	\$23.77	\$26.71	\$34.06	\$45.57	\$67.13	\$111.23	\$172.24	\$278.32	\$730.59
\$500,000	\$24.25	\$27.25	\$34.75	\$46.50	\$68.50	\$113.50	\$175.75	\$284.00	\$745.50
Policy Election Amount									
Spouse/DP									
\$5,000	\$24	\$27	\$35	\$47	\$69	\$114	\$176	\$284	\$746
\$10,000	\$49	\$55	\$70	\$93	\$137	\$227	\$352	\$568	\$1491
\$15,000	\$73	\$82	\$104	\$140	\$206	\$341	\$527	\$852	\$2237
\$20,000	\$97	\$109	\$139	\$186	\$274	\$454	\$703	\$1136	\$2982
\$25,000	\$121	\$136	\$174	\$233	\$343	\$568	\$879	\$1420	\$3728
\$30,000	\$146	\$164	\$209	\$279	\$411	\$681	\$1055	\$1704	\$4473
\$35,000	\$170	\$191	\$243	\$326	\$480	\$795	\$1230	\$1988	\$5219
\$40,000	\$194	\$218	\$278	\$372	\$548	\$908	\$1406	\$2272	\$5964
\$45,000	\$218	\$245	\$313	\$419	\$617	\$1022	\$1582	\$2556	\$6710
\$50,000	\$243	\$273	\$348	\$465	\$685	\$1135	\$1758	\$2840	\$7455

Voluntary Life Cost Illustration *continued*

	< 30	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65–69†
\$55,000	\$2.67	\$3.00	\$3.82	\$5.12	\$7.54	\$12.49	\$19.33	\$31.24	\$82.01
\$60,000	\$2.91	\$3.27	\$4.17	\$5.58	\$8.22	\$13.62	\$21.09	\$34.08	\$89.46
\$65,000	\$3.15	\$3.54	\$4.52	\$6.05	\$8.91	\$14.76	\$22.85	\$36.92	\$96.92
\$70,000	\$3.40	\$3.82	\$4.87	\$6.51	\$9.59	\$15.89	\$24.61	\$39.76	\$104.37
\$75,000	\$3.64	\$4.09	\$5.21	\$6.98	\$10.28	\$17.03	\$26.36	\$42.60	\$111.83
\$80,000	\$3.88	\$4.36	\$5.56	\$7.44	\$10.96	\$18.16	\$28.12	\$45.44	\$119.28
\$85,000	\$4.12	\$4.63	\$5.91	\$7.91	\$11.65	\$19.30	\$29.88	\$48.28	\$126.74
\$90,000	\$4.37	\$4.91	\$6.26	\$8.37	\$12.33	\$20.43	\$31.64	\$51.12	\$134.19
\$95,000	\$4.61	\$5.18	\$6.60	\$8.84	\$13.02	\$21.57	\$33.39	\$53.96	\$141.65
\$100,000	\$4.85	\$5.45	\$6.95	\$9.30	\$13.70	\$22.70	\$35.15	\$56.80	\$149.10
\$105,000	\$5.09	\$5.72	\$7.30	\$9.77	\$14.39	\$23.84	\$36.91	\$59.64	\$156.56
\$110,000	\$5.34	\$6.00	\$7.65	\$10.23	\$15.07	\$24.97	\$38.67	\$62.48	\$164.01
\$115,000	\$5.58	\$6.27	\$7.99	\$10.70	\$15.76	\$26.11	\$40.42	\$65.32	\$171.47
\$120,000	\$5.82	\$6.54	\$8.34	\$11.16	\$16.44	\$27.24	\$42.18	\$68.16	\$178.92
\$125,000	\$6.06	\$6.81	\$8.69	\$11.63	\$17.13	\$28.38	\$43.94	\$71.00	\$186.38
\$130,000	\$6.31	\$7.09	\$9.04	\$12.09	\$17.81	\$29.51	\$45.70	\$73.84	\$193.83
\$135,000	\$6.55	\$7.36	\$9.38	\$12.56	\$18.50	\$30.65	\$47.45	\$76.68	\$201.29
\$140,000	\$6.79	\$7.63	\$9.73	\$13.02	\$19.18	\$31.78	\$49.21	\$79.52	\$208.74
\$145,000	\$7.03	\$7.90	\$10.08	\$13.49	\$19.87	\$32.92	\$50.97	\$82.36	\$216.20
\$150,000	\$7.28	\$8.18	\$10.43	\$13.95	\$20.55	\$34.05	\$52.73	\$85.20	\$223.65
\$155,000	\$7.52	\$8.45	\$10.77	\$14.42	\$21.24	\$35.19	\$54.48	\$88.04	\$231.11
\$160,000	\$7.76	\$8.72	\$11.12	\$14.88	\$21.92	\$36.32	\$56.24	\$90.88	\$238.56
\$165,000	\$8.00	\$8.99	\$11.47	\$15.35	\$22.61	\$37.46	\$58.00	\$93.72	\$246.02
\$170,000	\$8.25	\$9.27	\$11.82	\$15.81	\$23.29	\$38.59	\$59.76	\$96.56	\$253.47
\$175,000	\$8.49	\$9.54	\$12.16	\$16.28	\$23.98	\$39.73	\$61.51	\$99.40	\$260.93
\$180,000	\$8.73	\$9.81	\$12.51	\$16.74	\$24.66	\$40.86	\$63.27	\$102.24	\$268.38
\$185,000	\$8.97	\$10.08	\$12.86	\$17.21	\$25.35	\$42.00	\$65.03	\$105.08	\$275.84
\$190,000	\$9.22	\$10.36	\$13.21	\$17.67	\$26.03	\$43.13	\$66.79	\$107.92	\$283.29
\$195,000	\$9.46	\$10.63	\$13.55	\$18.14	\$26.72	\$44.27	\$68.54	\$110.76	\$290.75
\$200,000	\$9.70	\$10.90	\$13.90	\$18.60	\$27.40	\$45.40	\$70.30	\$113.60	\$298.20
\$205,000	\$9.94	\$11.17	\$14.25	\$19.07	\$28.09	\$46.54	\$72.06	\$116.44	\$305.66
\$210,000	\$10.19	\$11.45	\$14.60	\$19.53	\$28.77	\$47.67	\$73.82	\$119.28	\$313.11

Voluntary Life Cost Illustration *continued*

	< 30	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65–69†
\$215,000	\$10.43	\$11.72	\$14.94	\$20.00	\$29.46	\$48.81	\$75.57	\$122.12	\$320.57
\$220,000	\$10.67	\$11.99	\$15.29	\$20.46	\$30.14	\$49.94	\$77.33	\$124.96	\$328.02
\$225,000	\$10.91	\$12.26	\$15.64	\$20.93	\$30.83	\$51.08	\$79.09	\$127.80	\$335.48
\$230,000	\$11.16	\$12.54	\$15.99	\$21.39	\$31.51	\$52.21	\$80.85	\$130.64	\$342.93
\$235,000	\$11.40	\$12.81	\$16.33	\$21.86	\$32.20	\$53.35	\$82.60	\$133.48	\$350.39
\$240,000	\$11.64	\$13.08	\$16.68	\$22.32	\$32.88	\$54.48	\$84.36	\$136.32	\$357.84
\$245,000	\$11.88	\$13.35	\$17.03	\$22.79	\$33.57	\$55.62	\$86.12	\$139.16	\$365.30
\$250,000	\$12.13	\$13.63	\$17.38	\$23.25	\$34.25	\$56.75	\$87.88	\$142.00	\$372.75
Policy Election Amount									
Child(ren)									
\$5,000	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50
\$10,000	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00

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

Premiums for Voluntary Life Increase in five-year increments

Spouse/DP 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

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EMM LOANS LLC

ALL OTHER ELIGIBLE EMPLOYEES

Kit created 10/12/2022

Group number: 00545891

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



Username

WillPrep



Password

GLIC09

For more information or support, you can reach out by phoning

1 877 433 6789.

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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	
		Core	Buy-Up Option I
Coverage amount	60% of salary to maximum \$1000/week	50% of salary to maximum \$1300/month	60% of salary to maximum \$5000/month
Maximum payment period: Maximum length of time you can receive disability benefits.	26 weeks	Social Security Normal Retirement Age	Social Security Normal Retirement Age
Accident benefits begin: The length of time you must be disabled before benefits begin.	Day 1	Day 181	Day 181
Illness benefits begin: The length of time you must be disabled before benefits begin.	Day 8	Day 181	Day 181
Evidence of Insurability: A health statement requiring you to answer a few medical history questions.	Health Statement may be required	Health Statement may be required	Health Statement may be required
Guarantee Issue: 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 \$1300 in coverage	We Guarantee Issue \$5000 in coverage
Minimum work hours/week: Minimum number of hours you must regularly work each week to be eligible for coverage.	Planholder Determines	Planholder Determines	Planholder Determines
Pre-existing conditions: 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	3 months look back; 12 months after exclusion
Premium waived if disabled: Premium will not need to be paid when you are receiving benefits.	Yes	Yes	Yes
Survivor benefit: Additional benefit payable to your family if you die while disabled.	No	3 months	3 months

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

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

Earnings definition: Your covered salary is based on your previous year's W2 statement.

Special limitations: Provides a 24-month benefit limit for mental health and substance abuse.



Your disability coverage

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.

Disability Cost Illustration:

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

Short-Term Disability Plan Cost Illustration:

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+
Your premium rate	\$0.428	\$0.428	\$0.428	\$0.428	\$0.535	\$0.535	\$0.535	\$0.535	\$0.820
	<i>Election Cost Per Age Bracket</i>								
	< 25	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60+
\$15,000 Annual Salary \$173 Weekly Benefit	\$3.70	\$3.70	\$3.70	\$3.70	\$4.63	\$4.63	\$4.63	\$4.63	\$7.09
\$20,000 Annual Salary \$231 Weekly Benefit	\$4.94	\$4.94	\$4.94	\$4.94	\$6.18	\$6.18	\$6.18	\$6.18	\$9.47
\$25,000 Annual Salary \$288 Weekly Benefit	\$6.16	\$6.16	\$6.16	\$6.16	\$7.70	\$7.70	\$7.70	\$7.70	\$11.81
\$30,000 Annual Salary \$346 Weekly Benefit	\$7.40	\$7.40	\$7.40	\$7.40	\$9.26	\$9.26	\$9.26	\$9.26	\$14.19
\$35,000 Annual Salary \$404 Weekly Benefit	\$8.65	\$8.65	\$8.65	\$8.65	\$10.81	\$10.81	\$10.81	\$10.81	\$16.56
\$40,000 Annual Salary \$462 Weekly Benefit	\$9.89	\$9.89	\$9.89	\$9.89	\$12.36	\$12.36	\$12.36	\$12.36	\$18.94
\$45,000 Annual Salary \$519 Weekly Benefit	\$11.11	\$11.11	\$11.11	\$11.11	\$13.88	\$13.88	\$13.88	\$13.88	\$21.28
\$50,000 Annual Salary \$577 Weekly Benefit	\$12.35	\$12.35	\$12.35	\$12.35	\$15.44	\$15.44	\$15.44	\$15.44	\$23.66
\$60,000 Annual Salary \$692 Weekly Benefit	\$14.81	\$14.81	\$14.81	\$14.81	\$18.51	\$18.51	\$18.51	\$18.51	\$28.37
\$70,000 Annual Salary \$808 Weekly Benefit	\$17.29	\$17.29	\$17.29	\$17.29	\$21.61	\$21.61	\$21.61	\$21.61	\$33.13
\$80,000 Annual Salary \$923 Weekly Benefit	\$19.75	\$19.75	\$19.75	\$19.75	\$24.69	\$24.69	\$24.69	\$24.69	\$37.84
\$90,000 Annual Salary \$1,000 Weekly Benefit	\$21.40	\$21.40	\$21.40	\$21.40	\$26.75	\$26.75	\$26.75	\$26.75	\$41.00
\$70,000 Annual Salary \$808 Weekly Benefit	\$17.29	\$17.29	\$17.29	\$17.29	\$21.61	\$21.61	\$21.61	\$21.61	\$33.13
\$75,000 Annual Salary \$865 Weekly Benefit	\$18.51	\$18.51	\$18.51	\$18.51	\$23.14	\$23.14	\$23.14	\$23.14	\$35.47
\$80,000 Annual Salary \$923 Weekly Benefit	\$19.75	\$19.75	\$19.75	\$19.75	\$24.69	\$24.69	\$24.69	\$24.69	\$37.84
\$85,000 Annual Salary \$981 Weekly Benefit	\$20.99	\$20.99	\$20.99	\$20.99	\$26.24	\$26.24	\$26.24	\$26.24	\$40.22

	< 25	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60+
\$90,000 Annual Salary									
\$1,000 Weekly Benefit	\$21.40	\$21.40	\$21.40	\$21.40	\$26.75	\$26.75	\$26.75	\$26.75	\$41.00
\$95,000 Annual Salary									
\$1,000 Weekly Benefit	\$21.40	\$21.40	\$21.40	\$21.40	\$26.75	\$26.75	\$26.75	\$26.75	\$41.00
\$100,000 Annual Salary									
\$1,000 Weekly Benefit	\$21.40	\$21.40	\$21.40	\$21.40	\$26.75	\$26.75	\$26.75	\$26.75	\$41.00
\$105,000 Annual Salary									
\$1,000 Weekly Benefit	\$21.40	\$21.40	\$21.40	\$21.40	\$26.75	\$26.75	\$26.75	\$26.75	\$41.00
\$110,000 Annual Salary									
\$1,000 Weekly Benefit	\$21.40	\$21.40	\$21.40	\$21.40	\$26.75	\$26.75	\$26.75	\$26.75	\$41.00
\$115,000 Annual Salary									
\$1,000 Weekly Benefit	\$21.40	\$21.40	\$21.40	\$21.40	\$26.75	\$26.75	\$26.75	\$26.75	\$41.00

Long-Term Disability Plan Cost Illustration:

Employer Paid	50% to \$1,300 per month
Plan	Elimination Period: 180 days Benefit Duration: SS Normal Retirement Age, Standard ADEA
Buy-up Plan	60% to \$5,000 per month
Option I	Elimination Period: 180 days Benefit Duration: SS Normal Retirement Age, Standard ADEA

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+
Your premium rate	\$0.070	\$0.090	\$0.120	\$0.200	\$0.310	\$0.470	\$0.590	\$0.650	\$0.500
<i>Election Cost Per Age Bracket</i>									
	< 25	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60+
\$20,000 Annual Salary									
Option I*: \$1,000 Monthly Benefit	\$0.58	\$0.75	\$1.00	\$1.67	\$2.58	\$3.92	\$4.92	\$5.42	\$4.17
\$30,000 Annual Salary									
Option I*: \$1,500 Monthly Benefit	\$0.88	\$1.13	\$1.50	\$2.50	\$3.88	\$5.88	\$7.38	\$8.13	\$6.25
\$40,000 Annual Salary									
Option I*: \$2,000 Monthly Benefit	\$1.17	\$1.50	\$2.00	\$3.33	\$5.17	\$7.83	\$9.83	\$10.83	\$8.33
\$50,000 Annual Salary									
Option I*: \$2,500 Monthly Benefit	\$1.46	\$1.88	\$2.50	\$4.17	\$6.46	\$9.79	\$12.29	\$13.54	\$10.42
\$60,000 Annual Salary									
Option I*: \$3,000 Monthly Benefit	\$1.75	\$2.25	\$3.00	\$5.00	\$7.75	\$11.75	\$14.75	\$16.25	\$12.50
\$70,000 Annual Salary									
Option I*: \$3,500 Monthly Benefit	\$2.04	\$2.63	\$3.50	\$5.83	\$9.04	\$13.71	\$17.21	\$18.96	\$14.58
\$80,000 Annual Salary									
Option I*: \$4,000 Monthly Benefit	\$2.33	\$3.00	\$4.00	\$6.67	\$10.33	\$15.67	\$19.67	\$21.67	\$16.67
\$90,000 Annual Salary									
Option I*: \$4,500 Monthly Benefit	\$2.63	\$3.38	\$4.50	\$7.50	\$11.63	\$17.63	\$22.13	\$24.38	\$18.75

	< 25	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60+
\$100,000 Annual Salary									
Option 1*: \$5,000 Monthly Benefit	\$2.92	\$3.75	\$5.00	\$8.33	\$12.92	\$19.58	\$24.58	\$27.08	\$20.83
\$110,000 Annual Salary									
Option 1*: \$5,000 Monthly Benefit	\$2.92	\$3.75	\$5.00	\$8.33	\$12.92	\$19.58	\$24.58	\$27.08	\$20.83
\$120,000 Annual Salary									
Option 1*: \$5,000 Monthly Benefit	\$2.92	\$3.75	\$5.00	\$8.33	\$12.92	\$19.58	\$24.58	\$27.08	\$20.83
\$65,000 Annual Salary									
Option 1*: \$3,250 Monthly Benefit	\$1.90	\$2.44	\$3.25	\$5.42	\$8.40	\$12.73	\$15.98	\$17.61	\$13.54
\$70,000 Annual Salary									
Option 1*: \$3,500 Monthly Benefit	\$2.04	\$2.63	\$3.50	\$5.83	\$9.04	\$13.71	\$17.21	\$18.96	\$14.58
\$75,000 Annual Salary									
Option 1*: \$3,750 Monthly Benefit	\$2.19	\$2.81	\$3.75	\$6.25	\$9.69	\$14.69	\$18.44	\$20.31	\$15.63
\$80,000 Annual Salary									
Option 1*: \$4,000 Monthly Benefit	\$2.33	\$3.00	\$4.00	\$6.67	\$10.33	\$15.67	\$19.67	\$21.67	\$16.67
\$85,000 Annual Salary									
Option 1*: \$4,250 Monthly Benefit	\$2.48	\$3.19	\$4.25	\$7.08	\$10.98	\$16.65	\$20.90	\$23.02	\$17.71
\$90,000 Annual Salary									
Option 1*: \$4,500 Monthly Benefit	\$2.63	\$3.38	\$4.50	\$7.50	\$11.63	\$17.63	\$22.13	\$24.38	\$18.75
\$95,000 Annual Salary									
Option 1*: \$4,750 Monthly Benefit	\$2.77	\$3.56	\$4.75	\$7.92	\$12.27	\$18.61	\$23.36	\$25.73	\$19.79
\$100,000 Annual Salary									
Option 1*: \$5,000 Monthly Benefit	\$2.92	\$3.75	\$5.00	\$8.33	\$12.92	\$19.58	\$24.58	\$27.08	\$20.83
\$105,000 Annual Salary									
Option 1*: \$5,000 Monthly Benefit	\$2.92	\$3.75	\$5.00	\$8.33	\$12.92	\$19.58	\$24.58	\$27.08	\$20.83
\$110,000 Annual Salary									
Option 1*: \$5,000 Monthly Benefit	\$2.92	\$3.75	\$5.00	\$8.33	\$12.92	\$19.58	\$24.58	\$27.08	\$20.83
\$115,000 Annual Salary									
Option 1*: \$5,000 Monthly Benefit	\$2.92	\$3.75	\$5.00	\$8.33	\$12.92	\$19.58	\$24.58	\$27.08	\$20.83

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



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 of \$5,000 to \$20,000 in \$5,000 increments.	
CONDITIONS		
Cancer	1st OCCURRENCE	2nd OCCURRENCE
Invasive Cancer	100%	50%
Carcinoma In Situ	30%	0%
Benign Brain Tumor	100%	0%
Vascular		
Heart Attack	100%	50%
Stroke	100%	50%
Heart Failure	100%	50%
Coronary Arteriosclerosis	100%	0%
Other		
Organ Failure	100%	50%
Kidney Failure	100%	50%
ADDITIONAL CONDITIONS		1st OCCURRENCE ONLY
Addison's Disease		100%
ALS (Lou Gehrig's Disease)		100%
Alzheimer's Disease		100%
Coma		100%
Huntington's Disease		100%
Loss of Hearing		100%
Loss of Sight		100%
Loss of Speech		100%
Multiple Sclerosis		100%
Parkinson's Disease		100%
Permanent Paralysis	50% for 1 limb, 100% for 2 limbs	
Severe Burns		100%
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

Spouse/Domestic Partner Benefit	May choose a lump sum benefit of \$2,500 to \$10,000 in \$2,500 increments up to 50% of the employee's lump sum benefit.
Child Benefit- children age Birth to 26 years	25% of employee's lump sum benefit
Guarantee Issue: 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.	For a child: All Amounts Health questions are required if the elected amount exceeds the Guarantee Issue.
Portability: Allows you to take your Critical Illness coverage with you if you terminate employment.	Included
Pre-Existing Condition Limitation: 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.	6 months prior, 6 months after

WELLNESS BENEFIT

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.

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/DP coverage premium is based on Employee age

Child cost is included with employee election.

	Semi-monthly Premiums Displayed					
	Election Cost Per Age Bracket					
	< 30	30-39	40-49	50-59	60-69	70+
Employee						
\$5,000	\$1.13	\$1.45	\$2.78	\$5.33	\$9.45	\$17.23
\$10,000	\$2.25	\$2.90	\$5.55	\$10.65	\$18.90	\$34.45
\$15,000	\$3.38	\$4.35	\$8.33	\$15.98	\$28.35	\$51.68
\$20,000	\$4.50	\$5.80	\$11.10	\$21.30	\$37.80	\$68.90
Benefit Amount Up To 50% of Employee Amount to a Maximum of \$10,000						
Spouse						
\$2,500	\$0.57	\$0.73	\$1.39	\$2.67	\$4.73	\$8.62
\$5,000	\$1.13	\$1.45	\$2.78	\$5.33	\$9.45	\$17.23
\$7,500	\$1.69	\$2.18	\$4.16	\$7.99	\$14.18	\$25.84
\$10,000	\$2.25	\$2.90	\$5.55	\$10.65	\$18.90	\$34.45

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

Guardian's Critical Illness 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 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.
Policy Form # GP-1-LAH-12R; GP-1-CI-14

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EMM LOANS LLC

ALL OTHER ELIGIBLE EMPLOYEES

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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

ACCIDENT	
COVERAGE - DETAILS	
Your Semi-monthly premium	\$2.55
You and Spouse/Domestic Partner	\$4.26
You and Child(ren)	\$4.26
You, Spouse/Domestic Partner and Child(ren)	\$5.97
Accident Coverage Type	Off Job
Portability - Allows you to take your Accident coverage with you if you terminate employment.	Included
ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Amount(s)	Employee \$10,000 Spouse \$5,000 Child \$5,000
Catastrophic Loss	Quadriplegia, Loss of speech & hearing (both ears), Loss of Cognitive function: 100% of AD&D Hemiplegia & Paraplegia: 50% of AD&D
Common Carrier	200% of AD&D benefit
Common Disaster	200% of Spouse AD&D benefit
Dismemberment - Hand, Foot, Sight	Single: 50% of AD&D benefit Multiple: 100% of AD&D benefit
Dismemberment - Thumb/Index Finger Same Hand, Four Fingers Same Hand, All Toes Same Foot	25% of AD&D benefit
Seatbelts and Airbags	Seatbelts: \$10,000 & Airbags: \$15,000
Reasonable Accommodation to Home or Vehicle	\$2,500
Child(ren) Age Limits	Children age birth to 26 years
RAINY DAY FUND	Benefit Amount: \$250 Rollover Maximum: \$125 Fund Maximum: \$500
FEATURES	
Air Ambulance	\$500
Ambulance	\$100
Burns (2nd Degree/3rd 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
Burns - Skin Graft	50% of burn benefit
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
Coma	\$5,000
Concussions	\$50



Your accident coverage

FEATURES (Cont.)

Diagnostic Exam (Major)	\$50
Dislocations	Schedule up to \$2,000
Doctor Follow-Up Visits	\$25, up to 6 treatments
Emergency Room Treatment	\$100
Eye Injury	\$100
Fractures	Schedule up to \$3,000
Gun Shot Wound	\$250
Hospital Admission	\$500
Hospital Confinement	\$100/day - up to 1 year
Hospital ICU Admission	\$1,000
Hospital ICU Confinement	\$200/day - up to 15 days
Initial Dr. Office/Urgent Care Facility Treatment	\$50
Laceration	Schedule up to \$200
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 \$300
Outpatient Therapies	\$25/day, up to 10 days
Surgery (Cranial, Open Abdominal, Thoracic, Hernia) Max	Schedule up to \$750 Hernia: \$150
Surgery (Exploratory or Arthroscopic)	\$200
Tendon/Ligament/Rotator Cuff	1: \$250 2 or more: \$500
X - Ray	\$15

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-I-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

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



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).

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

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guardianlife.com

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2020-109652 (10/22)

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.

¹Office 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



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 week¹.



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.

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.

Critical illness insurance



Outline of Coverage

A short explanation of benefits, coverage, exclusions and premiums that is given to an applicant for insurance in requisite states. It serves only as a brief summary and does not include all the information the policy contract does, and is not part of the contract.

Visit <https://www.guardiananytime.com/notice30> to read more.

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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The Guardian Life Insurance Company of America

☐ The Guardian Life Insurance Company Of America underwrites group term life, Short term disability, Long term disability, And accident coverages.

Enrollment/Change Form

Page 1 of 8

Guardian Life, P.O. Box 14319,
Lexington, KY 40512

Please print clearly and mark carefully.

Employer Name: EMM LOANS LLC	Group Plan Number: 00545891	Benefits Effective: _____
PLEASE CHECK APPROPRIATE BOX ☐ Initial Enrollment ☐ Add Employee Dependents ☐ Drop/Refuse Coverage ☐ Information Change		

Class: ALL OTHER ELIGIBLE EMPLOYEES	Division: _____	Subtotal Code: _____	(Please obtain this from your Employer)
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About You: First, MI, Last Name: _____	Employer Provided Identification: _____	Social Security Number ____ - ____ - ____ Your Social Security Number must be provided if enrolling for Life Coverage. Short Term Disability Coverage and/or Long Term Disability Coverage.	
Address _____	City _____	State _____	Zip _____
Gender: ☐ M ☐ F Date of Birth (mm-dd-yy): ____ - ____ - ____			
Phone (indicate primary): ☐ Home (____) ____ - ____ ☐ Work (____) ____ - ____ ☐ Mobile (____) ____ - ____			
Email Address (indicate primary) ☐ Home _____ ☐ Work _____			
Are you married or do you have a partner? ☐ Yes ☐ No Date of marriage/union: ____ - ____ - ____ Do you have children or other dependents? ☐ Yes ☐ No Placement date of adopted child: ____ - ____ - ____			

About Your Job: Job Title: _____		
Work Status: ☐ Active ☐ Retired ☐ COBRA/State Continuation Hours worked per week: _____	Date of full time hire: ____ - ____ - ____	Annual Salary: \$ _____

About Your Family: Please include the names of the dependents you wish to enroll for coverage. If additional space is needed, please attach a separate sheet of paper with this information along with your enrollment form. Your dependent's Social Security Number must be provided if enrolling for Life Coverage. Be sure to sign and date (mm-dd-yy) the paper and keep a copy for your records. Additional information may be required for non-standard dependents such as a grandchild, a niece or a nephew.				
Spouse (wherever the term "Spouse" appears on this form, it also includes "Civil Union Partner").	Gender ☐ M ☐ F	Date of Birth (mm-dd-yyyy) ____ - ____ - ____		
Dependent/Child 1:	☐ Add ☐ Drop	Gender ☐ M ☐ F	Date of Birth (mm-dd-yyyy) ____ - ____ - ____	Status (check all that apply) ☐ Student (post high school) ☐ Disabled ☐ Non standard dependent
Dependent/Child 2:	☐ Add ☐ Drop	Gender ☐ M ☐ F	Date of Birth (mm-dd-yyyy) ____ - ____ - ____	Status (check all that apply) ☐ Student (post high school) ☐ Disabled ☐ Non standard dependent
Dependent/Child 3:	☐ Add ☐ Drop	Gender ☐ M ☐ F	Date of Birth (mm-dd-yyyy) ____ - ____ - ____	Status (check all that apply) ☐ Student (post high school) ☐ Disabled ☐ Non standard dependent
Dependent/Child 4:	☐ Add ☐ Drop	Gender ☐ M ☐ F	Date of Birth (mm-dd-yyyy) ____ - ____ - ____	Status (check all that apply) ☐ Student (post high school) ☐ Disabled ☐ Non standard dependent

Drop Coverage:☐ Drop Employee ☐ Drop Dependents

The date of withdrawal cannot be prior to the date this form is completed and signed.

Last Day of Coverage: ____-____-____

☐ Termination of Employment ☐ Retirement

Last Day Worked: ____-____-____

☐ Other Event: _____

Date of Event: ____-____-____

Coverage Being Dropped:☐ Basic Life☐ Voluntary Life☐ Employee☐ Spouse☐ DepChild(ren)☐ Critical Illness☐ Accident☐ Employee☐ Spouse☐ DepChild(ren)☐ Long Term Disability☐ Short Term Disability

I have been offered the above coverage(s) and wish to drop enrollment for the following reasons:

☐ Covered under another insurance plan☐ Other _____

(additional information may be required)

Basic Life Coverage:*Benefit reductions apply. Please see plan administrator.*

The amount of life insurance coverage you select may be either a specific dollar amount or an amount that is a multiple of your salary and may be subject to certain reductions as stated in the certificate of coverage covering you or your dependents.

Policy Amount

Employee Only

☒ \$25,000

The Guarantee Issue

Amount is \$25,000.

* If Employee is 65+ benefit reductions may apply which may change the GI amount. Please see enrollment materials for details.

Name your beneficiaries: (Primary beneficiary percentages must total 100%)

If additional space is needed, please attach a separate sheet of paper with this information along with your enrollment form. Be sure to sign and date (mm-dd-yy) the paper and keep a copy for your records.

Primary Beneficiaries:

Name: _____ Social Security Number: _____ - _____ - _____ %

Date of Birth (mm-dd-yy): _____ - _____ - _____

Address/City/State/Zip: _____

Phone: () - _____

Relationship to Employee: _____

Name: _____ Social Security Number: _____ - _____ - _____ %

Date of Birth (mm-dd-yy): _____ - _____ - _____

Address/City/State/Zip: _____

Phone: () - _____

Relationship to Employee: _____

Contingent Beneficiary: _____ Social Security Number: _____ - _____ - _____

Date of Birth (mm-dd-yy): _____ - _____ - _____

Address/City/State/Zip: _____

Phone: () - _____

Relationship to Employee: _____

(In the event the primary beneficiaries are deceased, the contingent beneficiary will receive the benefit. Employer maintains beneficiary information.)

Spouse and dependent child(ren) – If the intended beneficiary is to be someone other than the Employee, please complete the Beneficiary Designation form.

Attention: If any of the beneficiaries named above is a minor (a person under the age of 18 or 21, depending on their state of residency), state law may limit Guardian's ability to pay life insurance proceeds directly to them for as long as they remain a minor. State Uniform Transfers to Minors Act (UTMA) laws, where applicable, may allow for the normal course of payment of these proceeds, or a portion thereof, to the minor beneficiary's designated Custodian to manage on the minor's behalf until they reach adult age. At that time, the proceeds are turned over to the adult dependent/child, who can use the proceeds in any way he or she chooses.

Are any of the beneficiaries identified above considered a minor in the state in which they reside? Check one box only. ☐ Yes ☐ No

If you answered "Yes", please name the legally designated UTMA Custodian for all minor beneficiaries you have designated:

Custodian to Minor Beneficiaries:

Name: _____ Social Security Number (or FEIN/TIN # if a corporate entity): _____ - _____ - _____

Date of Birth (mm-dd-yyyy) (if an individual): _____ - _____ - _____

Address/City/State/Zip: _____

Phone: () - _____

If this Basic Life policy will replace your existing life insurance policy under your current employer, provide the amount of the previous policy \$ _____

Important Notes:

- Based on your plan benefits and age, you may be required to complete an evidence of insurability form.

LIFE INSURANCE *continued*

Voluntary Term Life Coverage With Accidental Death and Dismemberment (AD&D): You must be enrolled to cover your dependents.
Benefit reductions apply. Please see plan administrator.

The amount of life insurance coverage you select may be either a specific dollar amount or an amount that is a multiple of your salary and may be subject to certain reductions as stated in the certificate of coverage covering you or your dependents.

Employee

Policy Amount *Check one box only*

☐ \$10,000	☐ \$20,000	☐ \$30,000	☐ \$40,000	☐ \$50,000	☐ \$60,000
☐ \$70,000	☐ \$80,000	☐ \$90,000	☐ \$100,000	☐ \$110,000	☐ \$120,000
☐ \$130,000	☐ \$140,000	☐ \$150,000	☐ \$160,000	☐ \$170,000	☐ \$180,000
☐ \$190,000	☐ \$200,000*	☐ \$210,000	☐ \$220,000	☐ \$230,000	☐ \$240,000
☐ \$250,000	☐ \$260,000	☐ \$270,000	☐ \$280,000	☐ \$290,000	☐ \$300,000
☐ \$310,000	☐ \$320,000	☐ \$330,000	☐ \$340,000	☐ \$350,000	☐ \$360,000
☐ \$370,000	☐ \$380,000	☐ \$390,000	☐ \$400,000	☐ \$410,000	☐ \$420,000
☐ \$430,000	☐ \$440,000	☐ \$450,000	☐ \$460,000	☐ \$470,000	☐ \$480,000
☐ \$490,000	☐ \$500,000				

Guarantee Issue up to: Employee Less than age 65 \$200,000*, 65-69 \$50,000, 70+ \$10,000. The Health History section must be completed if any amount above the Guarantee Issue Amount is elected.

☐ I do not want this coverage

Add Voluntary Life for Spouse

Policy Amount

☐ \$5,000	☐ \$10,000	☐ \$15,000	☐ \$20,000	☐ \$25,000*	☐ \$30,000
☐ \$35,000	☐ \$40,000	☐ \$45,000	☐ \$50,000	☐ \$55,000	☐ \$60,000
☐ \$65,000	☐ \$70,000	☐ \$75,000	☐ \$80,000	☐ \$85,000	☐ \$90,000
☐ \$95,000	☐ \$100,000	☐ \$105,000	☐ \$110,000	☐ \$115,000	☐ \$120,000
☐ \$125,000	☐ \$130,000	☐ \$135,000	☐ \$140,000	☐ \$145,000	☐ \$150,000
☐ \$155,000	☐ \$160,000	☐ \$165,000	☐ \$170,000	☐ \$175,000	☐ \$180,000
☐ \$185,000	☐ \$190,000	☐ \$195,000	☐ \$200,000	☐ \$205,000	☐ \$210,000
☐ \$215,000	☐ \$220,000	☐ \$225,000	☐ \$230,000	☐ \$235,000	☐ \$240,000
☐ \$245,000	☐ \$250,000				

Guarantee Issue up to: Spouse Less than age 65 \$25,000*, 65-69 \$10,000, \$0.

**The amount may not be more than 100% of the employee amount for Voluntary Life.*

☐ I do not want this coverage

Add Voluntary Life for Dependent/Child(ren)

Policy Amount

☐ \$5,000 ☐ \$10,000*

**Guarantee Issue Amount*

**The amount may not be more than 10% of the employee amount for Voluntary Life.*

☐ I do not want this coverage

Important Notes:

- Based on your plan benefits and age, you may be required to complete an evidence of insurability form.

LIFE INSURANCE *continued*

Name your beneficiaries: (Primary beneficiary percentages must total 100%) If electing different beneficiaries that are not the same as those named for Basic Life, please name below.

If additional space is needed, please attach a separate sheet of paper with this information along with your enrollment form. Be sure to sign and date (mm-dd-yyyy) the paper and keep a copy for your records.

Primary Beneficiaries:

Name: _____ Social Security Number: _____ - _____ - _____ % _____

Date of Birth (mm-dd-yy): _____ - _____ - _____ Address/City/State/Zip: _____

Phone: () - _____ Relationship to Employee: _____

Name: _____ Social Security Number: _____ - _____ - _____ % _____

Date of Birth (mm-dd-yy): _____ - _____ - _____ Address/City/State/Zip: _____

Phone: () - _____ Relationship to Employee: _____

Contingent Beneficiary: _____ Social Security Number: _____ - _____ - _____

Date of Birth (mm-dd-yy): _____ - _____ - _____ Address/City/State/Zip: _____

Phone: () - _____ Relationship to Employee: _____

(In the event the primary beneficiaries are deceased, the contingent beneficiary will receive the benefit. Employer maintains beneficiary information.)

Spouse and dependent/child(ren) – If the intended beneficiary is to be someone other than the employee, please complete the Beneficiary Designation form.

Please contact your employer for any record of or changes to your beneficiary information.

Attention: If any of the beneficiaries named above is a minor (a person under the age of 18 or 21, depending on their state of residency), state law may limit Guardian's ability to pay life insurance proceeds directly to them for as long as they remain a minor. State Uniform Transfers to Minors Act (UTMA) laws, where applicable, may allow for the normal course of payment of these proceeds, or a portion thereof, to the minor beneficiary's designated Custodian to manage on the minor's behalf until they reach adult age. At that time, the proceeds are turned over to the adult child, who can use the proceeds in any way he or she chooses.

Are any of the beneficiaries identified above considered a minor in the state in which they reside? Check one box only. ☐ Yes ☐ No

If you answered "Yes", please name the legally designated UTMA Custodian for all minor beneficiaries you have designated:

Custodian to Minor Beneficiaries:

Name: _____ Social Security Number (or FEIN/TIN # if a corporate entity): _____ - _____

Date of Birth (mm-dd-yyyy) (if an individual): _____ - _____ - _____ Address/City/State/Zip: _____

Phone: () - _____

Short-Term Disability (STD) Coverage:

The amount of STD coverage you select may be either a specific dollar amount or an amount that is a multiple of your salary and may be subject to certain reductions as stated in the certificate of coverage covering you.

Weekly Benefit

☐ 60% of salary to a maximum of \$1,000

☐ I do not want this coverage.

Long-Term Disability (LTD) Coverage:

The amount of LTD coverage you select may be either a specific dollar amount or an amount that is a multiple of your salary and may be subject to certain reductions as stated in the certificate of coverage covering you.

Core*Monthly Benefit*

☒ 50% of salary to a maximum of \$1,300

☐ I do not want this coverage.

Buy-Up Option 1*Monthly Benefit*

☐ 60% of salary to a maximum of \$5,000

Critical Illness Coverage: You must be enrolled to cover your dependents

Benefit reductions apply. Please see plan administrator.

Employee

Insurance Amount: ☐ \$5,000 ☐ \$10,000 ☐ \$15,000 ☐ \$20,000

☐ I do not want this coverage.

Spouse

Insurance Amount: Up to 50% of the employee's amount to a maximum of \$10,000

☐ \$2,500 ☐ \$5,000 ☐ \$7,500 ☐ \$10,000☐ I do not want this coverage.**Dependent/Child(ren)**Insurance Amount: ☐ 25% of the employee's amount☐ I do not want this coverage.

NOTICE: This coverage under the policy may only be issued if you have minimum essential coverage within the meaning of section 500A(f) of the Internal Revenue Code.

Accident Coverage You must be enrolled to cover your dependents.

Your Semi-monthly premium

Employee Only

Employee &
SpouseEmployee &
Dependent/Child(ren)Employee, Spouse &
Dependent/Child(ren)☐ \$2.55☐ \$4.26☐ \$4.26☐ \$5.97☐ I do not want this coverage.**Name your beneficiaries:** (Primary beneficiary percentages must total 100%)

If additional space is needed, please attach a separate sheet of paper with this information along with your enrollment form. Be sure to sign and date (mm-dd-yyyy) the paper and keep a copy for your records

Primary Beneficiaries:

Name: _____ Social Security Number: _____ - _____ - _____ % _____

Date of Birth (mm-dd-yy): _____ - _____ - _____ Address/City/State/Zip: _____

Phone: () - _____ Relationship to Employee: _____

Name: _____ Social Security Number: _____ - _____ - _____ % _____

Date of Birth (mm-dd-yy): _____ - _____ - _____ Address/City/State/Zip: _____

Phone: () - _____ Relationship to Employee: _____

Contingent Beneficiary: _____ Social Security Number: _____ - _____ - _____

Date of Birth (mm-dd-yy): _____ - _____ - _____ Address/City/State/Zip: _____

Phone: () - _____ Relationship to Employee: _____

(In the event the primary beneficiaries are deceased, the contingent beneficiary will receive the benefit.)

Please contact your employer for any record of or changes to your beneficiary information

Spouse and dependent/child(ren) – If the intended beneficiary is to be someone other than the Employee, please complete the Beneficiary Designation form.

Attention: If any of the beneficiaries named above is a minor (a person under the age of 18 or 21, depending on their state of residency), state law may limit Guardian's ability to pay life insurance proceeds directly to them for as long as they remain a minor. State Uniform Transfers to Minors Act (UTMA) laws, where applicable, may allow for the normal course of payment of these proceeds, or a portion thereof, to the minor beneficiary's designated Custodian to manage on the minor's behalf until they reach adult age. At that time, the proceeds are turned over to the adult child, who can use the proceeds in any way he or she chooses.

Are any of the beneficiaries identified above considered a minor in the state in which they reside? Check one box only. ☐ Yes ☐ No

If you answered "Yes", please name the legally designated UTMA Custodian for all minor beneficiaries you have designated:

Custodian to Minor Beneficiaries:

Name: _____ Social Security Number (or FEIN/TIN # if a corporate entity): _____ - _____ - _____

Date of Birth (mm-dd-yyyy) (if an individual): _____ - _____ - _____ Address/City/State/Zip: _____

Phone: () - _____

NOTICE: This coverage under the policy may only be issued if you have minimum essential coverage within the meaning of section 500A(f) of the Internal Revenue Code.

Signature

- I understand that my dependents cannot be enrolled for a coverage if I am not enrolled for that coverage.
- LIFE ONLY: I understand that life insurance coverage for a dependent/family member, other than a newborn child, will not take effect if that dependent/family member is confined to a hospital or other health care facility, or is home confined, or is unable to perform the normal activities of someone of like age and sex.
- I understand that the contribution amounts shown above are estimations and are for illustrative purposes only.
- Submission of this form does not guarantee coverage. Among other things, coverage is contingent upon underwriting approval and meeting the applicable eligibility requirements as set forth in the enrollment materials.
- I understand that I must be actively at work or my elected coverage will not take effect until I have met the eligibility requirements (as defined in the benefit booklet.) This does not apply to eligible retirees.
- I understand that I must be actively at work or my elected coverage will not take effect until I have met the eligibility requirements (as set forth ed in the enrollment materials)This does not apply to eligible retirees.
- I understand that if I waive coverage, I may not be eligible to enroll until the next open enrollment period. Late entrant penalties may apply. I understand that I may also have to provide, at my own expense, proof of each person's insurability. Guardian or its designee has the right to reject my request.
- I understand that my coverage will not be effective until approved by Guardian or its designated underwriter.
- I hereby apply for the group benefit(s) that I have chosen above.
- I understand that I must meet eligibility requirements for all coverages that I have chosen above.
- I understand that plan design limitations and exclusions may apply. All coverage is subject to the terms and conditions of the Guardian group policy. State limitations may apply.
- I agree that my employer or my employer's designated administrator may deduct contributions from my pay apply contributions to my credit card or debit card, add contributions to my dues withdraw contributions from my designated bank account, apply contributions to my credit or debit card, if they are required for the coverage I have chosen.
- I acknowledge and consent to receiving electronic copies of Guardian applicable coverage related documents, in lieu of paper copies, to the extent permitted by applicable law. I may change this election only by providing thirty (30) day prior written notice.
- I consent to electronic communication from Guardian, such as emails and text messages, regarding my coverage(s). I may change this election only by providing (thirty) 30 days prior written notice.
- I attest that the information provided above is true and correct to the best of my knowledge.

Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

The state in which you reside may have a specific state fraud warning. Please refer to the attached Fraud Warning Statements page.

The following section applies to these coverage(s): Accident Coverage, Cancer Coverage, Critical Illness Coverage and or Hospital Indemnity Coverage:

NOTICE TO CONSUMER: THIS COVERAGE IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES. ALSO, THE BENEFITS PROVIDED BY THIS POLICY CANNOT BE COORDINATED WITH THE BENEFITS PROVIDED BY OTHER COVERAGE. PLEASE REVIEW THE BENEFITS PROVIDED BY THIS POLICY CAREFULLY TO AVOID A DUPLICATION OF COVERAGE.

IF YOU HAVE ENROLLED FOR ACCIDENT, CANCER, CRITICAL ILLNESS AND/OR HOSPITAL INDEMNITY COVERAGE, BY YOUR SIGNATURE BELOW, YOU ATTEST THAT YOU, AND ANY DEPENDENTS TO BE COVERED, HAVE MINIMUM ESSENTIAL COVERAGE WITHIN THE MEANING OF SECTION 500A(F) OF THE INTERNAL REVENUE CODE.

SIGNATURE OF EMPLOYEE X _____

DATE _____

The requested activity is believed eligible and is approved by the Employer.

SIGNATURE OF EMPLOYER REPRESENTATIVE X _____

DATE _____

REPRESENTATIVE'S TITLE: _____

Enrollment Kit 00545891, 0004, EN

Fraud Warning Statements

The laws of several states require the following statements to appear on the enrollment form. These statements apply only to residents of the noted States:

Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

California: For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Delaware, Indiana and Oklahoma: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

District of Columbia: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Louisiana: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit is guilty of a crime and may be subject to fines and confinements in state prison.

Maine: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefit.

Maryland : Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Missouri: Any person who with intent to defraud any insurance company or other person files an application for insurance or statements of claim containing any knowingly false information, or conceals for purpose of misleading information concerning any fact material hereto, commits a fraudulent insurance act, which is a crime, and may also be subject to civil penalties, or denial of insurance benefits subject to the conditions/provisions of the policy.

Oregon: Any person who with intent to defraud any insurance company or other person files an application for insurance or statements of claim containing any materially false information, or conceals for purpose of misleading information concerning any fact material thereto, may be committing a fraudulent act, and may be subject to civil penalties or denial of insurance benefits.

New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New Mexico: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

Ohio: Any person who with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma: WARNING: Any person who knowingly, and with the intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Rhode Island: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Tennessee and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Virginia: Any person who with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.