



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.

Ready to enroll?

Only you know what's right for you and your family. Which is why you can choose from a range of plans to pick the best fit.

Whatever you pick, 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 Choose the benefits you'd like to take.

3 Follow your employer's instructions to complete the enrollment process.

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



Hospital indemnity insurance

Covering some of your hospital stay costs



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 Basic Life Coverage for all full time employees in the amount of 150% of your annual salary, to a maximum of \$200,000 with a minimum amount of \$25,000. | \$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. | Not available |
| Spouse Benefit | Your spouse is eligible for coverage in the amount of \$5,000. | \$5,000 increments to a maximum of \$100,000. See Cost Illustration page for details. [†] |
| Child Benefit | Your dependent children ages birth [†] to 23, (25 if full time student), are eligible for coverage in the amount of \$2,500. See enrollment form for details. | Your dependent children age birth [†] to 23 years (25 if full time student). You may elect one of the following benefit options: \$2,500, \$5,000, \$7,500, \$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 \$200,000 per employee | We Guarantee Issue coverage up to: Employee Less than age 65 \$250,000, 65-69 \$50,000, 70+ \$10,000. Spouse Less than age 65 \$50,000, 65-69 \$10,000, 70+ \$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 |



Your life coverage

| | BASIC LIFE | VOLUNTARY TERM LIFE |
|--|--|--|
| Portability: Allows you to take coverage with you if you terminate employment. | Yes, with age and other restrictions, including evidence of insurability | Yes, with age and other restrictions |
| 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 | 50% at age 70 |

Subject to coverage limits

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

‡ Spouse coverage terminates at age 70.

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.

| Policy Election Amount | | Weekly premiums displayed. | | | | | | | |
|------------------------|---------|--------------------------------------|---------|---------|----------|----------|----------|----------|----------|
| | | 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 | \$.12 | \$.14 | \$.19 | \$.28 | \$.44 | \$.69 | \$ 1.11 | \$ 1.71 | \$ 2.82 |
| \$20,000 | \$.23 | \$.28 | \$.37 | \$.55 | \$.88 | \$ 1.39 | \$ 2.22 | \$ 3.42 | \$ 5.63 |
| \$30,000 | \$.35 | \$.42 | \$.55 | \$.83 | \$ 1.32 | \$ 2.08 | \$ 3.32 | \$ 5.12 | \$ 8.45 |
| \$40,000 | \$.46 | \$.55 | \$.74 | \$ 1.11 | \$ 1.75 | \$ 2.77 | \$ 4.43 | \$ 6.83 | \$ 11.26 |
| \$50,000 | \$.58 | \$.69 | \$.92 | \$ 1.39 | \$ 2.19 | \$ 3.46 | \$ 5.54 | \$ 8.54 | \$ 14.08 |
| \$60,000 | \$.69 | \$.83 | \$ 1.11 | \$ 1.66 | \$ 2.63 | \$ 4.15 | \$ 6.65 | \$ 10.25 | \$ 16.89 |
| \$70,000 | \$.81 | \$.97 | \$ 1.29 | \$ 1.94 | \$ 3.07 | \$ 4.85 | \$ 7.75 | \$ 11.95 | \$ 19.71 |
| \$80,000 | \$.92 | \$ 1.11 | \$ 1.48 | \$ 2.22 | \$ 3.51 | \$ 5.54 | \$ 8.86 | \$ 13.66 | \$ 22.52 |
| \$90,000 | \$ 1.04 | \$ 1.25 | \$ 1.66 | \$ 2.49 | \$ 3.95 | \$ 6.23 | \$ 9.97 | \$ 15.37 | \$ 25.34 |
| \$100,000 | \$ 1.15 | \$ 1.39 | \$ 1.85 | \$ 2.77 | \$ 4.39 | \$ 6.92 | \$ 11.08 | \$ 17.08 | \$ 28.15 |
| \$110,000 | \$ 1.27 | \$ 1.52 | \$ 2.03 | \$ 3.05 | \$ 4.82 | \$ 7.62 | \$ 12.19 | \$ 18.79 | \$ 30.97 |
| \$120,000 | \$ 1.39 | \$ 1.66 | \$ 2.22 | \$ 3.32 | \$ 5.26 | \$ 8.31 | \$ 13.29 | \$ 20.49 | \$ 33.79 |
| \$130,000 | \$ 1.50 | \$ 1.80 | \$ 2.40 | \$ 3.60 | \$ 5.70 | \$ 9.00 | \$ 14.40 | \$ 22.20 | \$ 36.60 |
| \$140,000 | \$ 1.62 | \$ 1.94 | \$ 2.59 | \$ 3.88 | \$ 6.14 | \$ 9.69 | \$ 15.51 | \$ 23.91 | \$ 39.42 |
| \$150,000 | \$ 1.73 | \$ 2.08 | \$ 2.77 | \$ 4.15 | \$ 6.58 | \$ 10.39 | \$ 16.62 | \$ 25.62 | \$ 42.23 |
| \$160,000 | \$ 1.85 | \$ 2.22 | \$ 2.95 | \$ 4.43 | \$ 7.02 | \$ 11.08 | \$ 17.72 | \$ 27.32 | \$ 45.05 |
| \$170,000 | \$ 1.96 | \$ 2.35 | \$ 3.14 | \$ 4.71 | \$ 7.45 | \$ 11.77 | \$ 18.83 | \$ 29.03 | \$ 47.86 |
| \$180,000 | \$ 2.08 | \$ 2.49 | \$ 3.32 | \$ 4.99 | \$ 7.89 | \$ 12.46 | \$ 19.94 | \$ 30.74 | \$ 50.68 |
| \$190,000 | \$ 2.19 | \$ 2.63 | \$ 3.51 | \$ 5.26 | \$ 8.33 | \$ 13.15 | \$ 21.05 | \$ 32.45 | \$ 53.49 |
| \$200,000 | \$ 2.31 | \$ 2.77 | \$ 3.69 | \$ 5.54 | \$ 8.77 | \$ 13.85 | \$ 22.15 | \$ 34.15 | \$ 56.31 |
| \$210,000 | \$ 2.42 | \$ 2.91 | \$ 3.88 | \$ 5.82 | \$ 9.21 | \$ 14.54 | \$ 23.26 | \$ 35.86 | \$ 59.12 |
| \$220,000 | \$ 2.54 | \$ 3.05 | \$ 4.06 | \$ 6.09 | \$ 9.65 | \$ 15.23 | \$ 24.37 | \$ 37.57 | \$ 61.94 |
| \$230,000 | \$ 2.65 | \$ 3.19 | \$ 4.25 | \$ 6.37 | \$ 10.09 | \$ 15.92 | \$ 25.48 | \$ 39.28 | \$ 64.75 |
| \$240,000 | \$ 2.77 | \$ 3.32 | \$ 4.43 | \$ 6.65 | \$ 10.52 | \$ 16.62 | \$ 26.59 | \$ 40.99 | \$ 67.57 |
| \$250,000 | \$ 2.89 | \$ 3.46 | \$ 4.62 | \$ 6.92 | \$ 10.96 | \$ 17.31 | \$ 27.69 | \$ 42.69 | \$ 70.39 |
| \$260,000 | \$ 3.00 | \$ 3.60 | \$ 4.80 | \$ 7.20 | \$ 11.40 | \$ 18.00 | \$ 28.80 | \$ 44.40 | \$ 73.20 |
| \$270,000 | \$ 3.12 | \$ 3.74 | \$ 4.99 | \$ 7.48 | \$ 11.84 | \$ 18.69 | \$ 29.91 | \$ 46.11 | \$ 76.02 |
| \$280,000 | \$ 3.23 | \$ 3.88 | \$ 5.17 | \$ 7.75 | \$ 12.28 | \$ 19.39 | \$ 31.02 | \$ 47.82 | \$ 78.83 |
| \$290,000 | \$ 3.35 | \$ 4.02 | \$ 5.35 | \$ 8.03 | \$ 12.72 | \$ 20.08 | \$ 32.12 | \$ 49.52 | \$ 81.65 |

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Pepsi-Cola Bottling Company of Corbin Kentucky, Inc.

ALL ELIGIBLE HOURLY EMPLOYEES

Your benefits as of 12/02/2020

Group number: 00581982

Voluntary Life Cost Illustration *continued*

| | < 30 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69† |
|-------------------------------|--------|--------|--------|---------|---------|---------|---------|---------|----------|
| \$300,000 | \$3.46 | \$4.15 | \$5.54 | \$8.31 | \$13.15 | \$20.77 | \$33.23 | \$51.23 | \$84.46 |
| \$310,000 | \$3.58 | \$4.29 | \$5.72 | \$8.59 | \$13.59 | \$21.46 | \$34.34 | \$52.94 | \$87.28 |
| \$320,000 | \$3.69 | \$4.43 | \$5.91 | \$8.86 | \$14.03 | \$22.15 | \$35.45 | \$54.65 | \$90.09 |
| \$330,000 | \$3.81 | \$4.57 | \$6.09 | \$9.14 | \$14.47 | \$22.85 | \$36.55 | \$56.35 | \$92.91 |
| \$340,000 | \$3.92 | \$4.71 | \$6.28 | \$9.42 | \$14.91 | \$23.54 | \$37.66 | \$58.06 | \$95.72 |
| \$350,000 | \$4.04 | \$4.85 | \$6.46 | \$9.69 | \$15.35 | \$24.23 | \$38.77 | \$59.77 | \$98.54 |
| \$360,000 | \$4.15 | \$4.99 | \$6.65 | \$9.97 | \$15.79 | \$24.92 | \$39.88 | \$61.48 | \$101.35 |
| \$370,000 | \$4.27 | \$5.12 | \$6.83 | \$10.25 | \$16.22 | \$25.62 | \$40.99 | \$63.19 | \$104.17 |
| \$380,000 | \$4.39 | \$5.26 | \$7.02 | \$10.52 | \$16.66 | \$26.31 | \$42.09 | \$64.89 | \$106.99 |
| \$390,000 | \$4.50 | \$5.40 | \$7.20 | \$10.80 | \$17.10 | \$27.00 | \$43.20 | \$66.60 | \$109.80 |
| \$400,000 | \$4.62 | \$5.54 | \$7.39 | \$11.08 | \$17.54 | \$27.69 | \$44.31 | \$68.31 | \$112.62 |
| \$410,000 | \$4.73 | \$5.68 | \$7.57 | \$11.35 | \$17.98 | \$28.39 | \$45.42 | \$70.02 | \$115.43 |
| \$420,000 | \$4.85 | \$5.82 | \$7.75 | \$11.63 | \$18.42 | \$29.08 | \$46.52 | \$71.72 | \$118.25 |
| \$430,000 | \$4.96 | \$5.95 | \$7.94 | \$11.91 | \$18.85 | \$29.77 | \$47.63 | \$73.43 | \$121.06 |
| \$440,000 | \$5.08 | \$6.09 | \$8.12 | \$12.19 | \$19.29 | \$30.46 | \$48.74 | \$75.14 | \$123.88 |
| \$450,000 | \$5.19 | \$6.23 | \$8.31 | \$12.46 | \$19.73 | \$31.15 | \$49.85 | \$76.85 | \$126.69 |
| \$460,000 | \$5.31 | \$6.37 | \$8.49 | \$12.74 | \$20.17 | \$31.85 | \$50.95 | \$78.55 | \$129.51 |
| \$470,000 | \$5.42 | \$6.51 | \$8.68 | \$13.02 | \$20.61 | \$32.54 | \$52.06 | \$80.26 | \$132.32 |
| \$480,000 | \$5.54 | \$6.65 | \$8.86 | \$13.29 | \$21.05 | \$33.23 | \$53.17 | \$81.97 | \$135.14 |
| \$490,000 | \$5.65 | \$6.79 | \$9.05 | \$13.57 | \$21.49 | \$33.92 | \$54.28 | \$83.68 | \$137.95 |
| \$500,000 | \$5.77 | \$6.92 | \$9.23 | \$13.85 | \$21.92 | \$34.62 | \$55.39 | \$85.39 | \$140.77 |
| Policy Election Amount | | | | | | | | | |
| Spouse | | | | | | | | | |
| \$5,000 | \$0.06 | \$0.07 | \$0.09 | \$0.14 | \$0.22 | \$0.35 | \$0.55 | \$0.85 | \$1.41 |
| \$10,000 | \$0.12 | \$0.14 | \$0.19 | \$0.28 | \$0.44 | \$0.69 | \$1.11 | \$1.71 | \$2.82 |
| \$15,000 | \$0.17 | \$0.21 | \$0.28 | \$0.42 | \$0.66 | \$1.04 | \$1.66 | \$2.56 | \$4.22 |
| \$20,000 | \$0.23 | \$0.28 | \$0.37 | \$0.55 | \$0.88 | \$1.39 | \$2.22 | \$3.42 | \$5.63 |
| \$25,000 | \$0.29 | \$0.35 | \$0.46 | \$0.69 | \$1.10 | \$1.73 | \$2.77 | \$4.27 | \$7.04 |
| \$30,000 | \$0.35 | \$0.42 | \$0.55 | \$0.83 | \$1.32 | \$2.08 | \$3.32 | \$5.12 | \$8.45 |
| \$35,000 | \$0.40 | \$0.49 | \$0.65 | \$0.97 | \$1.54 | \$2.42 | \$3.88 | \$5.98 | \$9.85 |
| \$40,000 | \$0.46 | \$0.55 | \$0.74 | \$1.11 | \$1.75 | \$2.77 | \$4.43 | \$6.83 | \$11.26 |
| \$45,000 | \$0.52 | \$0.62 | \$0.83 | \$1.25 | \$1.97 | \$3.12 | \$4.99 | \$7.69 | \$12.67 |
| \$50,000 | \$0.58 | \$0.69 | \$0.92 | \$1.39 | \$2.19 | \$3.46 | \$5.54 | \$8.54 | \$14.08 |

Voluntary Life Cost Illustration continued

| | < 30 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69† |
|-------------------------------|--------|--------|--------|--------|--------|--------|---------|---------|---------|
| \$55,000 | \$.64 | \$.76 | \$1.02 | \$1.52 | \$2.41 | \$3.81 | \$6.09 | \$9.39 | \$15.49 |
| \$60,000 | \$.69 | \$.83 | \$1.11 | \$1.66 | \$2.63 | \$4.15 | \$6.65 | \$10.25 | \$16.89 |
| \$65,000 | \$.75 | \$.90 | \$1.20 | \$1.80 | \$2.85 | \$4.50 | \$7.20 | \$11.10 | \$18.30 |
| \$70,000 | \$.81 | \$.97 | \$1.29 | \$1.94 | \$3.07 | \$4.85 | \$7.75 | \$11.95 | \$19.71 |
| \$75,000 | \$.87 | \$1.04 | \$1.39 | \$2.08 | \$3.29 | \$5.19 | \$8.31 | \$12.81 | \$21.12 |
| \$80,000 | \$.92 | \$1.11 | \$1.48 | \$2.22 | \$3.51 | \$5.54 | \$8.86 | \$13.66 | \$22.52 |
| \$85,000 | \$.98 | \$1.18 | \$1.57 | \$2.35 | \$3.73 | \$5.89 | \$9.42 | \$14.52 | \$23.93 |
| \$90,000 | \$1.04 | \$1.25 | \$1.66 | \$2.49 | \$3.95 | \$6.23 | \$9.97 | \$15.37 | \$25.34 |
| \$95,000 | \$1.10 | \$1.32 | \$1.75 | \$2.63 | \$4.17 | \$6.58 | \$10.52 | \$16.22 | \$26.75 |
| \$100,000 | \$1.15 | \$1.39 | \$1.85 | \$2.77 | \$4.39 | \$6.92 | \$11.08 | \$17.08 | \$28.15 |
| Policy Election Amount | | | | | | | | | |
| Child(ren) | | | | | | | | | |
| \$2,500 | \$0.10 | \$0.10 | \$0.10 | \$0.10 | \$0.10 | \$0.10 | \$0.10 | \$0.10 | \$0.10 |
| \$5,000 | \$0.19 | \$0.19 | \$0.19 | \$0.19 | \$0.19 | \$0.19 | \$0.19 | \$0.19 | \$0.19 |
| \$7,500 | \$0.29 | \$0.29 | \$0.29 | \$0.29 | \$0.29 | \$0.29 | \$0.29 | \$0.29 | \$0.29 |
| \$10,000 | \$0.39 | \$0.39 | \$0.39 | \$0.39 | \$0.39 | \$0.39 | \$0.39 | \$0.39 | \$0.39 |

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

Premiums for Voluntary Life Increase in five-year increments

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

Spouse coverage premium is based on Employee age.

†Benefit reductions apply.

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.

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Pepsi-Cola Bottling Company of Corbin Kentucky, Inc.

ALL ELIGIBLE HOURLY EMPLOYEES

Your benefits as of 12/02/2020

Group number: 00581982

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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Pepsi-Cola Bottling Company of Corbin Kentucky, Inc.
ALL ELIGIBLE HOURLY EMPLOYEES

Your benefits as of 12/02/2020
Group number: 00581982

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 Integrated Behavioral Health, Inc., 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 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.



How to access

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



Visit
ibhworklife.com



User ID
WillPrep



Password
GLIC09

For more information or support, you can reach out by phoning
1800 433 6789.



Disability insurance

Short term disability

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

Disability is more common than you might realize, and people can be unable to work for all sorts of different reasons. In fact, many disabilities are caused by illness, including common conditions like heart disease and arthritis. However, most 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 ensures that you'll receive a partial income if you're injured or too sick to work.

What does it cover?

Most disability insurance pays 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.



Replacing income

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 is more common than you might realize, and people can be unable to work for all sorts of different reasons. In fact, many disabilities are caused by illness, including common conditions like heart disease and arthritis. However, most 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 ensures that you'll receive a partial income if you're injured or too sick to work.

What does it cover?

Most disability insurance pays 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.



Replacing income

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

Unpaid time off work: **24 months**

Elimination period: **3 months**

After a 3 month elimination period, Jim's Guardian Long Term Disability policy kicks in and replaces **\$4,000** of his monthly income for the remaining **21 months** of his disability or illness.

This gives him a total of **\$84,000** 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 |
|---|---|---|
| Coverage amount | 50% of salary to maximum \$1000/week | 50% of salary to maximum \$6000/month |
| Maximum payment period: Maximum length of time you can receive disability benefits. | 24 weeks | Social Security Normal Retirement Age |
| Accident benefits begin: The length of time you must be disabled before benefits begin. | Day 15 | Day 181 |
| Illness benefits begin: The length of time you must be disabled before benefits begin. | Day 15 | 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 |
| 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 \$6000 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 |
| 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 | 6 months look back; 24 months after exclusion |
| Premium waived if disabled: Premium will not need to be paid when you are receiving benefits. | Yes | Yes |
| Survivor benefit: Additional benefit payable to your family if you die while disabled. | 4 weeks | 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 specific conditions including mental health and substance abuse. Other conditions such as chronic fatigue are also included in this limitation. Refer to contract for details.
- **Work incentive:** Plan benefit will not be reduced for a specified amount of months so that you have part-time earnings while you remain disabled, unless the combined benefit and earnings exceed 100% of your previous earnings.

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 | \$0.780 | \$0.780 | \$0.780 | \$0.700 | \$0.610 | \$0.660 | \$0.730 | \$0.830 | \$0.930 |
| Election Cost Per Age Bracket | | | | | | | | | |
| | < 25 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60+ |
| \$20,000 Annual Salary \$192 Weekly Benefit | \$3.46 | \$3.46 | \$3.46 | \$3.10 | \$2.70 | \$2.92 | \$3.23 | \$3.68 | \$4.12 |
| \$30,000 Annual Salary \$288 Weekly Benefit | \$5.18 | \$5.18 | \$5.18 | \$4.65 | \$4.05 | \$4.39 | \$4.85 | \$5.52 | \$6.18 |
| \$40,000 Annual Salary \$385 Weekly Benefit | \$6.93 | \$6.93 | \$6.93 | \$6.22 | \$5.42 | \$5.86 | \$6.49 | \$7.37 | \$8.26 |
| \$50,000 Annual Salary \$481 Weekly Benefit | \$8.66 | \$8.66 | \$8.66 | \$7.77 | \$6.77 | \$7.33 | \$8.10 | \$9.21 | \$10.32 |
| \$60,000 Annual Salary \$577 Weekly Benefit | \$10.39 | \$10.39 | \$10.39 | \$9.32 | \$8.12 | \$8.79 | \$9.72 | \$11.05 | \$12.38 |
| \$70,000 Annual Salary \$673 Weekly Benefit | \$12.11 | \$12.11 | \$12.11 | \$10.87 | \$9.47 | \$10.25 | \$11.34 | \$12.89 | \$14.44 |
| \$80,000 Annual Salary \$769 Weekly Benefit | \$13.84 | \$13.84 | \$13.84 | \$12.42 | \$10.83 | \$11.71 | \$12.96 | \$14.73 | \$16.50 |
| \$90,000 Annual Salary \$865 Weekly Benefit | \$15.57 | \$15.57 | \$15.57 | \$13.97 | \$12.18 | \$13.18 | \$14.57 | \$16.57 | \$18.56 |
| \$100,000 Annual Salary \$962 Weekly Benefit | \$17.32 | \$17.32 | \$17.32 | \$15.54 | \$13.54 | \$14.65 | \$16.21 | \$18.43 | \$20.65 |
| \$110,000 Annual Salary \$1,000 Weekly Benefit | \$18.00 | \$18.00 | \$18.00 | \$16.15 | \$14.08 | \$15.23 | \$16.85 | \$19.15 | \$21.46 |

Long-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 | \$0.500 | \$0.510 | \$0.590 | \$0.730 | \$0.960 | \$1.300 | \$1.770 | \$2.210 | \$3.740 |
| Election Cost Per Age Bracket | | | | | | | | | |
| | < 25 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60+ |
| \$10,000 Annual Salary \$417 Monthly Benefit | \$0.96 | \$0.98 | \$1.14 | \$1.41 | \$1.85 | \$2.50 | \$3.41 | \$4.25 | \$7.20 |
| \$20,000 Annual Salary \$833 Monthly Benefit | \$1.92 | \$1.96 | \$2.27 | \$2.81 | \$3.69 | \$5.00 | \$6.81 | \$8.50 | \$14.38 |

| | < 25 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60+ |
|--|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| \$30,000 Annual Salary \$1,250 Monthly Benefit | \$2.89 | \$2.94 | \$3.40 | \$4.21 | \$5.54 | \$7.50 | \$10.21 | \$12.75 | \$21.58 |
| \$40,000 Annual Salary \$1,667 Monthly Benefit | \$3.85 | \$3.92 | \$4.54 | \$5.62 | \$7.39 | \$10.00 | \$13.62 | \$17.00 | \$28.78 |
| \$50,000 Annual Salary \$2,083 Monthly Benefit | \$4.81 | \$4.90 | \$5.67 | \$7.02 | \$9.23 | \$12.50 | \$17.02 | \$21.25 | \$35.96 |
| \$60,000 Annual Salary \$2,500 Monthly Benefit | \$5.77 | \$5.89 | \$6.81 | \$8.42 | \$11.08 | \$15.00 | \$20.42 | \$25.50 | \$43.15 |
| \$70,000 Annual Salary \$2,917 Monthly Benefit | \$6.73 | \$6.87 | \$7.94 | \$9.83 | \$12.93 | \$17.50 | \$23.83 | \$29.75 | \$50.35 |
| \$80,000 Annual Salary \$3,333 Monthly Benefit | \$7.69 | \$7.85 | \$9.08 | \$11.23 | \$14.77 | \$20.00 | \$27.23 | \$34.00 | \$57.53 |
| \$90,000 Annual Salary \$3,750 Monthly Benefit | \$8.65 | \$8.83 | \$10.21 | \$12.64 | \$16.62 | \$22.50 | \$30.64 | \$38.25 | \$64.73 |
| \$100,000 Annual Salary \$4,167 Monthly Benefit | \$9.62 | \$9.81 | \$11.35 | \$14.04 | \$18.46 | \$25.00 | \$34.04 | \$42.50 | \$71.93 |
| \$110,000 Annual Salary \$4,583 Monthly Benefit | \$10.58 | \$10.79 | \$12.48 | \$15.44 | \$20.31 | \$27.50 | \$37.44 | \$46.75 | \$79.11 |
| \$120,000 Annual Salary \$5,000 Monthly Benefit | \$11.54 | \$11.77 | \$13.62 | \$16.85 | \$22.15 | \$30.00 | \$40.85 | \$51.00 | \$86.31 |
| \$130,000 Annual Salary \$5,417 Monthly Benefit | \$12.50 | \$12.75 | \$14.75 | \$18.25 | \$24.00 | \$32.50 | \$44.25 | \$55.25 | \$93.51 |
| \$140,000 Annual Salary \$5,833 Monthly Benefit | \$13.46 | \$13.73 | \$15.88 | \$19.65 | \$25.85 | \$35.00 | \$47.65 | \$59.50 | \$100.69 |
| \$150,000 Annual Salary \$6,000 Monthly Benefit | \$13.85 | \$14.12 | \$16.34 | \$20.22 | \$26.59 | \$36.00 | \$49.02 | \$61.20 | \$103.57 |

A SUMMARY OF DISABILITY PLAN LIMITATIONS AND EXCLUSIONS

- 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.
- 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 up to \$30,000. Please see your cost illustration for a full list of available benefit amounts.

CONDITIONS

Cancer

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

Vascular

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

Other

| | | |
|----------------|------|-----|
| Organ Failure | 100% | 50% |
| Kidney Failure | 100% | 50% |

ADDITIONAL CONDITIONS

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

Childhood Conditions

| | 1 st 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 Benefit | 100% of 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 or the annual open enrollment period. | <p>We Guarantee Issue up to: \$30,000</p> <p>For a spouse: \$30,000</p> <p>For a child: All Amounts</p> <p>Health questions are required if the elected amount exceeds the Guarantee Issue.</p> |
| 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. | Not Applicable |

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 coverage premium is based on Employee age

Child cost is included with employee election.

| | | Weekly Premiums Displayed Election Cost Per Age Bracket | | | | | |
|--------------------------------|----------|--|--------|---------|---------|---------|---------|
| | | < 30 | 30-39 | 40-49 | 50-59 | 60-69 | 70+ |
| \$10,000 Benefit Amount | | | | | | | |
| Employee | \$10,000 | \$1.71 | \$2.17 | \$4.11 | \$8.19 | \$14.68 | \$26.89 |
| Spouse | \$10,000 | \$1.71 | \$2.17 | \$4.11 | \$8.19 | \$14.68 | \$26.89 |
| \$20,000 Benefit Amount | | | | | | | |
| Employee | \$20,000 | \$3.42 | \$4.34 | \$8.22 | \$16.39 | \$29.35 | \$53.77 |
| Spouse | \$20,000 | \$3.42 | \$4.34 | \$8.22 | \$16.39 | \$29.35 | \$53.77 |
| \$30,000 Benefit Amount | | | | | | | |
| Employee | \$30,000 | \$5.12 | \$6.51 | \$12.32 | \$24.58 | \$44.03 | \$80.65 |
| Spouse | \$30,000 | \$5.12 | \$6.51 | \$12.32 | \$24.58 | \$44.03 | \$80.65 |

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.

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



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 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 a great 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 you suffer an accident. This could be a severe burn, broken bone or emergency room visit. Our accident insurance policies also offer a special benefit that pays extra for children injured while playing an organized sport like soccer, baseball, lacrosse, or football.

Why should I consider it?

Health coverage is becoming more expensive, with higher co-pays, premiums, and deductibles. Accident insurance is a simple, affordable way to 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.



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 Weekly premium | \$4.03 |
| You and Spouse | \$6.36 |
| You and Child(ren) | \$6.67 |
| You, Spouse and Child(ren) | \$9.00 |
| Accident Coverage Type | On and 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 \$25,000 Spouse \$12,500 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 |
| WELLNESS BENEFIT - Per Year Limit | \$50 |
| Child(ren) Age Limits | Children age birth to 26 years |
| RAINY DAY FUND | Benefit Amount: \$400 Rollover Maximum: \$200 Fund Maximum: \$800 |
| FEATURES | |
| Air Ambulance | \$1,000 |
| Ambulance | \$200 |
| Blood/Plasma/Platelets | \$300 |
| Burns (2nd Degree/3rd Degree) | 9 sq inches To 18 sq inches: \$0/\$2,000 18 sq inches To 35 sq inches: \$1,000/\$4,000 Over 35 sq inches: \$3,000/\$12,000 |
| Burns - Skin Graft | 50% of burn benefit |



Your accident coverage

FEATURES (Cont.)

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



Your accident coverage

FEATURES (Cont.)

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

UNDERSTANDING YOUR BENEFITS:

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



Your accident coverage

LIMITATIONS AND EXCLUSIONS:

A SUMMARY OF ACCIDENT LIMITATIONS AND EXCLUSIONS:

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

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

This proposal is hedged subject to satisfactory financial evaluation.

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

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

Contract # GP-1-ACC-18

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

Guardian's Accident Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides Accident Insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

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

TravelAid

Stay safe while you're away from home, with comprehensive travel assistance that helps keep you protected.

It doesn't matter if you're going 100 miles away for a business trip or 5,000 miles away on vacation, TravelAid makes sure you and your loved ones are never too far from help when you need it.

The service is available globally and around the clock, to make sure you can get the assistance you need, when you need it.

How it can help



Preventative information and tips before you travel



Security/response services and 24/7 assistance



Medical referrals and medical transportation services

This service is only available if you purchase qualifying lines of coverage.

See your plan administrator for more details.

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. We are not responsible for availability, quality, result of or failure to provide any medical, legal or other care or service caused by conditions beyond Our control. Guardian and IBH reserve the right to discontinue TravelAid at any time. TravelAid services may not be available in all states.



How to access

For more information or assistance contact TravelAid at **410 453 6330** or **800 527 0218**.



Visit

ibhtravelaid.com

You can access TravelAid services 24 hours a day, 7 days a week, 365 days a year.

If the condition is an emergency, go immediately to the nearest physician or hospital, and then contact the 24-hour Emergency Response Center. We will then take appropriate actions to assist you and monitor your care until the situation is resolved.



Hospital indemnity insurance

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

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

Who is it for?

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

What does it cover?

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

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

Why should I consider it?

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

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

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



Be prepared

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

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

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

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

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

John's Guardian Hospital Indemnity policy pays him **\$1,000** for hospital admission, and another **\$500** for a five-day stay.

The policy gives him a total payment of **\$1,500** to help cover the out-of-pocket amount.

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



Your hospital indemnity coverage

| | Hospital Indemnity | |
|---|--|--|
| | Option 1: Plan #1 | Option 2: Plan #2 |
| Coverage Details | | |
| Your Weekly premium | \$3.11 | \$5.47 |
| You and Spouse | \$7.92 | \$14.14 |
| You and Child(ren) | \$5.48 | \$9.59 |
| You, Spouse and Child(ren) | \$10.29 | \$18.26 |
| Benefits | | |
| Hospital/ICU Admission | \$1,000 per admission, limited to 1 admission(s) per insured and 3 admission(s) per covered family per benefit year. | \$2,000 per admission, limited to 1 admission(s) per insured and 3 admission(s) per covered family per benefit year. |
| Hospital/ICU Confinement | \$100/\$100 per day, limited to 15 day(s) per insured per benefit year. | \$100/\$100 per day, limited to 15 day(s) per insured per benefit year. |
| Pre-Existing Conditions 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. | Not Applicable (See Limitations and Exclusions section for details on treatment of maternity) | Not Applicable (See Limitations and Exclusions section for details on treatment of maternity) |
| Portability - Allows you to take your Hospital Indemnity coverage with you if you terminate employment. | Included | Included |
| Child(ren) Age Limits | Children age birth to 26 years | Children age birth to 26 years |
| Applicants over the age of 69 are not eligible to enroll in the Hospital Indemnity coverage. | | |

UNDERSTANDING YOUR BENEFITS – HOSPITAL INDEMNITY

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

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

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

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

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



Your hospital indemnity coverage

LIMITATIONS AND EXCLUSIONS:

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

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

This Plan will not pay benefits for:

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

Elective surgery:

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

Dental care, dental xrays, or dental treatment;

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

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

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

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

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

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

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

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

Care or treatment for mental or nervous disorders;

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

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

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

Hospital Confinement and/or Hospital Admission and Inpatient Surgery due to any Covered Person's giving birth within the first 9 months after the Covered Person's effective date under this Plan as a result of a normal pregnancy, including cesarean section. Complications of Pregnancy will be covered to the same extent as any other Covered Sickness

Treatment of a Covered Dependent Child's Children;

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

GP-1-HI-15

Guardian Hospital Indemnity Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY and will not be effective until approved by a Guardian underwriter. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides limited hospital insurance only. It does not provide basic medical or major medical insurance as defined by the New York State Department of Financial Services.
Policy Form # GP-1-HI-15, GP-1-LAH-12R



College Tuition Benefit Program

Get closer to your college savings goals by earning valuable rewards that can help you pay for a loved one's tuition.

Paying for college is one of the most significant financial goals families face. That can mean decades of saving, but Guardian is able to help.

Our College Tuition Benefit Program gives you reward-based points when you sign up for a plan – helping you save and reduce the cost of tuition.

How it works



Every reward point equals \$1 off the cost of full tuition



You'll earn 2,000 points annually, per line of qualifying Guardian coverage purchased*



Every student on your account starts with 500 reward points

Tuition Reward points can be used at over 400+ four-year undergraduate colleges and universities across the U.S. that are in the SAGE network. Plus, Guardian dental members earn an extra 2,500 points after the fourth year.

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

* Except for Guardian Davis Vision Plan Rewards, which are provided by Davis Vision. The Tuition Rewards program is provided by SAGE CTB, LLC. Guardian does not provide any services related to this program. SAGE CTB, LLC is not a subsidiary or an affiliate of Guardian. Guardian reserves the right to discontinue the College Tuition Benefit program at any time without notice. The College Tuition Benefit is not an insurance benefit and may not be available in all states. Group insurance coverage is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states.



How to sign up

To set up your SAGE Scholars Tuition Rewards account, you'll need a few personal details.



User ID

Your Guardian
Group Plan Number



Password

Guardian

There are two important deadlines that must be met to utilize rewards points:

1. 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.

2. 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.

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 not available in New York and New Hampshire. Electronic EOI is available using most internet browsers.

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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 experts, 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 Integrated Behavioral Health, Inc., 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 IBH 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, IBH, 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

ibhworklife.com



User ID
Matters



Password
wlm70101

For more information or support, you can reach out by phoning **1800 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.

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.