



**WILLIAMSTON COMMUNITY SCHOOLS**  
ADMINISTRATORS  
Group Number: 00045578



**Customer Service (888) 600-1600**  
Monday to Friday | 8am to 8:30pm ET

# 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.

## Your coverage options



**Dental insurance** Taking care of teeth and overall health



**Vision insurance** Looking after your eyesight and related health issues



**Life insurance** Protecting your family's financial future



**Accidental death and dismemberment insurance** Additional benefits to provide for your family



**Long term disability insurance** Coverage for longer periods where you can't work

## 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.

© Copyright 2020 The Guardian Life Insurance Company of America

This document is a summary of the major features of the insurance coverage that's been agreed to with your employer – it isn't your contract.

**THIS PAGE INTENTIONALLY LEFT BLANK**



**Watch our video**  
Learn how dental insurance can  
protect your long-term health.

# Dental insurance

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

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

## Who is it for?

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

## What does it cover?

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

## Why should I consider it?

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



## Staying healthy

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

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

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

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

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

**Alzheimer's disease:** Worsening oral health is seen as Alzheimer's disease progresses.

All information contained here is from the Mayo Clinic, Oral Health: A Window to Your Overall Health, [www.mayoclinic.com](http://www.mayoclinic.com). 2021.

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



# Your dental coverage

**PPO** plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist. Out-of-network benefits are based on a percentile of the prevailing fee data for the dentist's zip code.

## Your Dental Plan

**PPO**

Your Network is	DentalGuard Preferred	
Calendar year deductible	In-Network	Out-of-Network
Individual	\$0	\$0
Family limit	3 per family	
Waived for	Not applicable	Not applicable
<b>Charges covered for you (co-insurance)</b>	<i>In-Network</i>	<i>Out-of-Network</i>
Preventive Care	100%	100%
Basic Care	80%	80%
Major Care	100%	100%
Orthodontia	90%	90%
<b>Annual Maximum Benefit</b>	\$1,500	
<b>Maximum Rollover</b>	Yes	
Rollover Threshold	\$700	
Rollover Amount	\$350	
Rollover In-network Amount	\$500	
Rollover Account Limit	\$1,250	
<b>Lifetime Orthodontia Maximum</b>	\$800	
<b>Dependent Age Limits</b>	26	



# Your dental coverage

## A Sample of Services Covered by Your Plan:

		<b>PPO</b>	
		<i>Plan pays (on average)</i>	
		<i>In-network</i>	<i>Out-of-network</i>
Preventive Care	Cleaning (prophylaxis)	100%	100%
	Frequency:		2 in 12 Months
	Fluoride Treatments	100%	100%
	Limits:		Under Age 19
	Oral Exams	100%	100%
	X-rays	100%	100%
Basic Care	Anesthesia*	80%	80%
	Fillings <sup>‡</sup>	80%	80%
	Perio Surgery	80%	80%
	Periodontal Maintenance	80%	80%
	Frequency:		2 in 12 months
	Root Canal	80%	80%
	Scaling & Root Planing (per quadrant)	80%	80%
	Simple Extractions	80%	80%
	Surgical Extractions	80%	80%
Major Care	Bridges and Dentures	100%	100%
	Dental Implants	100%	100%
	Inlays, Onlays, Veneers**	100%	100%
	Repair & Maintenance of Crowns, Bridges & Dentures	100%	100%
	Single Crowns	100%	100%
Orthodontia	Orthodontia Limits:	90%	Child(ren) 90%

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



# Your dental coverage

## Manage Your Benefits:

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

## Find A Dentist:

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

## EXCLUSIONS AND LIMITATIONS

Important Information about Guardian's DentalGuard Indemnity and DentalGuard Preferred Network PPO plans: This policy provides dental insurance only. Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. The Plan does not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments (unless they are expressly provided for), any treatments to the extent benefits are payable by any other payor or for which no charge is made, prosthetic devices unless certain conditions are met, and services ancillary to surgical treatment. The plan limits benefits for diagnostic

consultations and for preventive, restorative, endodontic, periodontic, and prosthodontic services. The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract # GP-1-DG2000 et al. **PPO and or Indemnity Special Limitation:** Teeth lost or missing before a covered person becomes insured by this plan. A covered person may have one or more congenitally missing teeth or have lost one or more teeth before he became insured by this plan. We won't pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth lost or extracted after the covered person became insured by this plan. R3-DG2000

DentalGuard Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy/limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides DENTAL insurance only.  
Policy Form # GP-1-DG2000, et al, GP-1-DEN-16

# Oral Health Rewards Program

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

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



## Automatic rollover

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

## How maximum rollover works \*

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

Plan annual maximum**	Threshold	Maximum rollover amount	In-network only rollover amount	Maximum rollover account limit
\$1,500	\$700	\$350	\$500	\$1,250
Maximum claims reimbursement	Claims amount that determines rollover eligibility	Additional dollars added to a plan's annual maximum for future years	Additional dollars added if only in-network providers were used during the benefit year	The limit that cannot be exceeded within the maximum rollover account

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

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

Guardian's Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Information provided in this communication is for informational purposes only. Dental Policy Form No. GP-1-DEN-16. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America © Copyright 2023 The Guardian Life Insurance Company of America.

**GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America**  
 guardianlife.com

© Copyright 2023 The Guardian Life Insurance Company of America  
 2023-158786 (07/25)

**THIS PAGE INTENTIONALLY LEFT BLANK**



Watch our video  
How vision insurance can help  
you see clearly as you get older.

# Vision insurance

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

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

## Who is it for?

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

## What does it cover?

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

## Why should I consider it?

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

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



## 20/20 coverage

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

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

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

Total cost: **\$521**

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

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

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



# Your vision coverage

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

Your Vision Plan	Full Feature	
Your Network is	VSP Choice Network	
<b>Copay</b>	\$ 0	
<b>Sample of Covered Services</b>	<i>In-network</i>	<i>You pay (after copay if applicable):</i>
Eye Exams	\$0	Amount over \$39
Single Vision Lenses	\$0	Amount over \$23
Lined Bifocal Lenses	\$0	Amount over \$37
Lined Trifocal Lenses	\$0	Amount over \$49
Lenticular Lenses	\$0	Amount over \$64
Frames	80% of amount over \$200 <sup>1</sup>	Amount over \$46
Costco, Walmart and Sam's Club Frame Allowance	Amount over \$0	
Contact Lenses ( <i>Elective</i> )	Amount over \$200	Amount over \$100
Contact Lenses ( <i>Medically Necessary</i> )	\$0	Amount over \$210
Contact Lenses ( <i>Evaluation and fitting</i> )	15% off UCR	No discounts
Cosmetic Extras	Avg. 20-25% off retail price	No discounts
Glasses ( <i>Additional pair of frames and lenses</i> )	20% off retail price**	No discounts
Laser Correction Surgery Discount	Up to 15% off the usual charge or 5% off promotional price	No discounts
<b>Service Frequencies</b>		
Exams	Every calendar year	
Lenses ( <i>for glasses or contact lenses</i> ) <sup>††</sup>	Every calendar year	
Frames	Every calendar year	
Network discounts ( <i>glasses and contact lens professional service</i> )	Limitless within 12 months of exam.	
<b>Dependent Age Limits</b>	26	
To Find a Provider:	Register at <a href="http://VSP.com">VSP.com</a> to find a participating provider.	

## VSP

- <sup>††</sup>Benefit includes coverage for glasses or contact lenses, not both.
- <sup>\*\*</sup> For the discount to apply your purchase must be made within 12 months of the eye exam.
- Charges for an initial purchase can be used toward the material allowance. Any unused balance remaining after the initial purchase cannot be banked for future use. The only exception would be if a member purchases contact lenses from an out of network provider, members can use the balance towards additional contact lenses within the same benefit period.
- <sup>1</sup>Extra \$20 on select brands
- Members can use their in network benefits on line at [Eyeconic.com](http://Eyeconic.com).
- In Network Routine Retinal Screening Covered after no more than a \$39 copay.



# Your vision coverage

## EXCLUSIONS AND LIMITATIONS

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

The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract #GP-1-VSN-96-VIS et al.

### **Laser Correction Surgery:**

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

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

Guardian's Vision Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. This policy provides vision care limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Plan documents are the final arbiter of coverage.  
Policy Form # GP-1-GVSN-17

**THIS PAGE INTENTIONALLY LEFT BLANK**



**Watch our video**  
How life insurance protects families and covers critical 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
<b>Employee Benefit</b>	Your employer provides Basic Life Coverage for all full time employees in the amount of 300% of your annual salary, to a maximum of \$300,000.	\$10,000 increments to a maximum of \$500,000. See Cost Illustration page for details.
<b>Accidental Death and Dismemberment</b>	Your Basic Life coverage includes Enhanced Accidental Death and Dismemberment coverage.	Not available
<b>Spouse Benefit</b>	N/A	\$5,000 increments to a maximum of \$250,000. See Cost Illustration page for details.†
<b>Child Benefit</b>	N/A	Your dependent children age 14 days to 26 years. \$2,000 increments to a maximum of \$10,000. Subject to state limits. See Cost Illustration page for details.
<b>Guarantee Issue:</b> The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period.	Guarantee Issue coverage up to \$300,000 per employee	We Guarantee Issue coverage up to: Employee Less than age 65 \$100,000, 65-69 \$50,000, 70+ \$10,000. Spouse Less than age 65 \$25,000, 65-69 \$10,000, \$0. Dependent children \$10,000.
<b>Premiums</b>	Covered by your company if you meet eligibility requirements	Increase on plan anniversary after you enter next five-year age group
<b>Portability:</b> Allows you to take coverage with you if you terminate employment.	Yes, with age and other restrictions	Yes, with age and other restrictions



# Your life coverage

	BASIC LIFE	VOLUNTARY TERM LIFE
<b>Conversion:</b> Allows you to continue your coverage after your group plan has terminated.	Yes, with restrictions; see certificate of benefits	Yes, with restrictions; see certificate of benefits
<b>Accelerated Life Benefit:</b> A lump sum benefit is paid to you if you are diagnosed with a terminal condition, as defined by the plan.	Yes	Yes
<b>Waiver of Premiums:</b> Premium will not need to be paid if you are totally disabled.	For employees disabled prior to age 60, with premiums waived until age 65, if conditions are met	For employees disabled prior to age 60, with premiums waived until age 65, if conditions met
<b>LifeAssist<sup>SM</sup>:</b> Provides supplemental income that is calculated based off a percentage of your Life benefit to a specified dollar amount if you are ADL disabled. Benefits are paid to the lesser of 100 months or to when waiver of premium ends.	No	Yes
<b>Benefit Reductions:</b> Benefits are reduced by a certain percentage as an employee ages.	35% at age 70, 50% at age 75	35% at age 70, 50% at age 75

Subject to coverage limits

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

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

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

Employee	Premium per pay period.									
	Policy Election Amount					Policy Election Cost Per Age Bracket				
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†	
\$10,000	\$ .44	\$ .59	\$ .87	\$ 1.33	\$ 2.08	\$ 3.06	\$ 4.38	\$ 5.63	\$ 8.02	
\$20,000	\$ .88	\$ 1.18	\$ 1.74	\$ 2.66	\$ 4.16	\$ 6.11	\$ 8.77	\$ 11.27	\$ 16.03	
\$30,000	\$ 1.32	\$ 1.77	\$ 2.61	\$ 3.99	\$ 6.24	\$ 9.17	\$ 13.15	\$ 16.90	\$ 24.05	
\$40,000	\$ 1.76	\$ 2.35	\$ 3.47	\$ 5.33	\$ 8.32	\$ 12.23	\$ 17.53	\$ 22.54	\$ 32.07	
\$50,000	\$ 2.20	\$ 2.94	\$ 4.34	\$ 6.66	\$ 10.40	\$ 15.29	\$ 21.91	\$ 28.17	\$ 40.09	
\$60,000	\$ 2.64	\$ 3.53	\$ 5.21	\$ 7.99	\$ 12.48	\$ 18.34	\$ 26.30	\$ 33.81	\$ 48.10	
\$70,000	\$ 3.08	\$ 4.12	\$ 6.08	\$ 9.32	\$ 14.56	\$ 21.40	\$ 30.68	\$ 39.44	\$ 56.12	
\$80,000	\$ 3.52	\$ 4.71	\$ 6.95	\$ 10.65	\$ 16.64	\$ 24.46	\$ 35.06	\$ 45.07	\$ 64.14	
\$90,000	\$ 3.96	\$ 5.30	\$ 7.82	\$ 11.98	\$ 18.72	\$ 27.51	\$ 39.45	\$ 50.71	\$ 72.15	
\$100,000	\$ 4.40	\$ 5.89	\$ 8.69	\$ 13.31	\$ 20.80	\$ 30.57	\$ 43.83	\$ 56.34	\$ 80.17	
\$110,000	\$ 4.84	\$ 6.47	\$ 9.55	\$ 14.65	\$ 22.88	\$ 33.63	\$ 48.21	\$ 61.98	\$ 88.19	
\$120,000	\$ 5.28	\$ 7.06	\$ 10.42	\$ 15.98	\$ 24.96	\$ 36.69	\$ 52.59	\$ 67.61	\$ 96.21	
\$130,000	\$ 5.72	\$ 7.65	\$ 11.29	\$ 17.31	\$ 27.04	\$ 39.74	\$ 56.98	\$ 73.25	\$ 104.22	
\$140,000	\$ 6.16	\$ 8.24	\$ 12.16	\$ 18.64	\$ 29.12	\$ 42.80	\$ 61.36	\$ 78.88	\$ 112.24	
\$150,000	\$ 6.60	\$ 8.83	\$ 13.03	\$ 19.97	\$ 31.20	\$ 45.86	\$ 65.74	\$ 84.51	\$ 120.26	
\$160,000	\$ 7.04	\$ 9.42	\$ 13.90	\$ 21.30	\$ 33.28	\$ 48.91	\$ 70.13	\$ 90.15	\$ 128.27	
\$170,000	\$ 7.48	\$ 10.01	\$ 14.77	\$ 22.63	\$ 35.36	\$ 51.97	\$ 74.51	\$ 95.78	\$ 136.29	
\$180,000	\$ 7.92	\$ 10.59	\$ 15.63	\$ 23.97	\$ 37.44	\$ 55.03	\$ 78.89	\$ 101.42	\$ 144.31	
\$190,000	\$ 8.36	\$ 11.18	\$ 16.50	\$ 25.30	\$ 39.52	\$ 58.09	\$ 83.27	\$ 107.05	\$ 152.33	
\$200,000	\$ 8.80	\$ 11.77	\$ 17.37	\$ 26.63	\$ 41.60	\$ 61.14	\$ 87.66	\$ 112.69	\$ 160.34	
\$210,000	\$ 9.24	\$ 12.36	\$ 18.24	\$ 27.96	\$ 43.68	\$ 64.20	\$ 92.04	\$ 118.32	\$ 168.36	
\$220,000	\$ 9.68	\$ 12.95	\$ 19.11	\$ 29.29	\$ 45.76	\$ 67.26	\$ 96.42	\$ 123.95	\$ 176.38	
\$230,000	\$ 10.12	\$ 13.54	\$ 19.98	\$ 30.62	\$ 47.84	\$ 70.31	\$ 100.81	\$ 129.59	\$ 184.39	
\$240,000	\$ 10.56	\$ 14.13	\$ 20.85	\$ 31.95	\$ 49.92	\$ 73.37	\$ 105.19	\$ 135.22	\$ 192.41	
\$250,000	\$ 11.00	\$ 14.71	\$ 21.71	\$ 33.29	\$ 52.00	\$ 76.43	\$ 109.57	\$ 140.86	\$ 200.43	
\$260,000	\$ 11.44	\$ 15.30	\$ 22.58	\$ 34.62	\$ 54.08	\$ 79.49	\$ 113.95	\$ 146.49	\$ 208.45	
\$270,000	\$ 11.88	\$ 15.89	\$ 23.45	\$ 35.95	\$ 56.16	\$ 82.54	\$ 118.34	\$ 152.13	\$ 216.46	
\$280,000	\$ 12.32	\$ 16.48	\$ 24.32	\$ 37.28	\$ 58.24	\$ 85.60	\$ 122.72	\$ 157.76	\$ 224.48	
\$290,000	\$ 12.76	\$ 17.07	\$ 25.19	\$ 38.61	\$ 60.32	\$ 88.66	\$ 127.10	\$ 163.39	\$ 232.50	

GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America

WILLIAMSTON COMMUNITY SCHOOLS

ADMINISTRATORS

Kit created 08/13/2025

Group number: 00045578

**Voluntary Life Cost Illustration** *continued*

	<b>&lt; 30</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69†</b>
\$300,000	\$13.20	\$17.66	\$26.06	\$39.94	\$62.40	\$91.71	\$131.49	\$169.03	\$240.51
\$310,000	\$13.64	\$18.25	\$26.93	\$41.27	\$64.48	\$94.77	\$135.87	\$174.66	\$248.53
\$320,000	\$14.08	\$18.83	\$27.79	\$42.61	\$66.56	\$97.83	\$140.25	\$180.30	\$256.55
\$330,000	\$14.52	\$19.42	\$28.66	\$43.94	\$68.64	\$100.89	\$144.63	\$185.93	\$264.57
\$340,000	\$14.96	\$20.01	\$29.53	\$45.27	\$70.72	\$103.94	\$149.02	\$191.57	\$272.58
\$350,000	\$15.40	\$20.60	\$30.40	\$46.60	\$72.80	\$107.00	\$153.40	\$197.20	\$280.60
\$360,000	\$15.84	\$21.19	\$31.27	\$47.93	\$74.88	\$110.06	\$157.78	\$202.83	\$288.62
\$370,000	\$16.28	\$21.78	\$32.14	\$49.26	\$76.96	\$113.11	\$162.17	\$208.47	\$296.63
\$380,000	\$16.72	\$22.37	\$33.01	\$50.59	\$79.04	\$116.17	\$166.55	\$214.10	\$304.65
\$390,000	\$17.16	\$22.95	\$33.87	\$51.93	\$81.12	\$119.23	\$170.93	\$219.74	\$312.67
\$400,000	\$17.60	\$23.54	\$34.74	\$53.26	\$83.20	\$122.29	\$175.31	\$225.37	\$320.69
\$410,000	\$18.04	\$24.13	\$35.61	\$54.59	\$85.28	\$125.34	\$179.70	\$231.01	\$328.70
\$420,000	\$18.48	\$24.72	\$36.48	\$55.92	\$87.36	\$128.40	\$184.08	\$236.64	\$336.72
\$430,000	\$18.92	\$25.31	\$37.35	\$57.25	\$89.44	\$131.46	\$188.46	\$242.27	\$344.74
\$440,000	\$19.36	\$25.90	\$38.22	\$58.58	\$91.52	\$134.51	\$192.85	\$247.91	\$352.75
\$450,000	\$19.80	\$26.49	\$39.09	\$59.91	\$93.60	\$137.57	\$197.23	\$253.54	\$360.77
\$460,000	\$20.24	\$27.07	\$39.95	\$61.25	\$95.68	\$140.63	\$201.61	\$259.18	\$368.79
\$470,000	\$20.68	\$27.66	\$40.82	\$62.58	\$97.76	\$143.69	\$205.99	\$264.81	\$376.81
\$480,000	\$21.12	\$28.25	\$41.69	\$63.91	\$99.84	\$146.74	\$210.38	\$270.45	\$384.82
\$490,000	\$21.56	\$28.84	\$42.56	\$65.24	\$101.92	\$149.80	\$214.76	\$276.08	\$392.84
\$500,000	\$22.00	\$29.43	\$43.43	\$66.57	\$104.00	\$152.86	\$219.14	\$281.71	\$400.86

**Policy Election Amount**

Spouse									
\$5,000	\$22	\$29	\$43	\$67	\$104	\$153	\$219	\$282	\$401
\$10,000	\$44	\$59	\$87	\$133	\$208	\$306	\$438	\$563	\$802
\$15,000	\$66	\$88	\$130	\$200	\$312	\$459	\$657	\$845	\$1203
\$20,000	\$88	\$118	\$174	\$266	\$416	\$611	\$877	\$1127	\$1603
\$25,000	\$110	\$147	\$217	\$333	\$520	\$764	\$1096	\$1409	\$2004
\$30,000	\$132	\$177	\$261	\$399	\$624	\$917	\$1315	\$1690	\$2405
\$35,000	\$154	\$206	\$304	\$466	\$728	\$1070	\$1534	\$1972	\$2806
\$40,000	\$176	\$235	\$347	\$533	\$832	\$1223	\$1753	\$2254	\$3207
\$45,000	\$198	\$265	\$391	\$599	\$936	\$1376	\$1972	\$2535	\$3608
\$50,000	\$220	\$294	\$434	\$666	\$1040	\$1529	\$2191	\$2817	\$4009

GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America

WILLIAMSTON COMMUNITY SCHOOLS

ADMINISTRATORS

**Voluntary Life Cost Illustration** *continued*

	<b>&lt; 30</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69†</b>
\$55,000	\$2.42	\$3.24	\$4.78	\$7.32	\$11.44	\$16.81	\$24.11	\$30.99	\$44.09
\$60,000	\$2.64	\$3.53	\$5.21	\$7.99	\$12.48	\$18.34	\$26.30	\$33.81	\$48.10
\$65,000	\$2.86	\$3.83	\$5.65	\$8.65	\$13.52	\$19.87	\$28.49	\$36.62	\$52.11
\$70,000	\$3.08	\$4.12	\$6.08	\$9.32	\$14.56	\$21.40	\$30.68	\$39.44	\$56.12
\$75,000	\$3.30	\$4.41	\$6.51	\$9.99	\$15.60	\$22.93	\$32.87	\$42.26	\$60.13
\$80,000	\$3.52	\$4.71	\$6.95	\$10.65	\$16.64	\$24.46	\$35.06	\$45.07	\$64.14
\$85,000	\$3.74	\$5.00	\$7.38	\$11.32	\$17.68	\$25.99	\$37.25	\$47.89	\$68.15
\$90,000	\$3.96	\$5.30	\$7.82	\$11.98	\$18.72	\$27.51	\$39.45	\$50.71	\$72.15
\$95,000	\$4.18	\$5.59	\$8.25	\$12.65	\$19.76	\$29.04	\$41.64	\$53.53	\$76.16
\$100,000	\$4.40	\$5.89	\$8.69	\$13.31	\$20.80	\$30.57	\$43.83	\$56.34	\$80.17
\$105,000	\$4.62	\$6.18	\$9.12	\$13.98	\$21.84	\$32.10	\$46.02	\$59.16	\$84.18
\$110,000	\$4.84	\$6.47	\$9.55	\$14.65	\$22.88	\$33.63	\$48.21	\$61.98	\$88.19
\$115,000	\$5.06	\$6.77	\$9.99	\$15.31	\$23.92	\$35.16	\$50.40	\$64.79	\$92.20
\$120,000	\$5.28	\$7.06	\$10.42	\$15.98	\$24.96	\$36.69	\$52.59	\$67.61	\$96.21
\$125,000	\$5.50	\$7.36	\$10.86	\$16.64	\$26.00	\$38.21	\$54.79	\$70.43	\$100.21
\$130,000	\$5.72	\$7.65	\$11.29	\$17.31	\$27.04	\$39.74	\$56.98	\$73.25	\$104.22
\$135,000	\$5.94	\$7.95	\$11.73	\$17.97	\$28.08	\$41.27	\$59.17	\$76.06	\$108.23
\$140,000	\$6.16	\$8.24	\$12.16	\$18.64	\$29.12	\$42.80	\$61.36	\$78.88	\$112.24
\$145,000	\$6.38	\$8.53	\$12.59	\$19.31	\$30.16	\$44.33	\$63.55	\$81.70	\$116.25
\$150,000	\$6.60	\$8.83	\$13.03	\$19.97	\$31.20	\$45.86	\$65.74	\$84.51	\$120.26
\$155,000	\$6.82	\$9.12	\$13.46	\$20.64	\$32.24	\$47.39	\$67.93	\$87.33	\$124.27
\$160,000	\$7.04	\$9.42	\$13.90	\$21.30	\$33.28	\$48.91	\$70.13	\$90.15	\$128.27
\$165,000	\$7.26	\$9.71	\$14.33	\$21.97	\$34.32	\$50.44	\$72.32	\$92.97	\$132.28
\$170,000	\$7.48	\$10.01	\$14.77	\$22.63	\$35.36	\$51.97	\$74.51	\$95.78	\$136.29
\$175,000	\$7.70	\$10.30	\$15.20	\$23.30	\$36.40	\$53.50	\$76.70	\$98.60	\$140.30
\$180,000	\$7.92	\$10.59	\$15.63	\$23.97	\$37.44	\$55.03	\$78.89	\$101.42	\$144.31
\$185,000	\$8.14	\$10.89	\$16.07	\$24.63	\$38.48	\$56.56	\$81.08	\$104.23	\$148.32
\$190,000	\$8.36	\$11.18	\$16.50	\$25.30	\$39.52	\$58.09	\$83.27	\$107.05	\$152.33
\$195,000	\$8.58	\$11.48	\$16.94	\$25.96	\$40.56	\$59.61	\$85.47	\$109.87	\$156.33
\$200,000	\$8.80	\$11.77	\$17.37	\$26.63	\$41.60	\$61.14	\$87.66	\$112.69	\$160.34
\$205,000	\$9.02	\$12.07	\$17.81	\$27.29	\$42.64	\$62.67	\$89.85	\$115.50	\$164.35
\$210,000	\$9.24	\$12.36	\$18.24	\$27.96	\$43.68	\$64.20	\$92.04	\$118.32	\$168.36

**GUARDIAN®** is a registered trademark of The Guardian Life Insurance Company of America

**WILLIAMSTON COMMUNITY SCHOOLS**

**ADMINISTRATORS**

**Voluntary Life Cost Illustration** *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$215,000	\$9.46	\$12.65	\$18.67	\$28.63	\$44.72	\$65.73	\$94.23	\$121.14	\$172.37
\$220,000	\$9.68	\$12.95	\$19.11	\$29.29	\$45.76	\$67.26	\$96.42	\$123.95	\$176.38
\$225,000	\$9.90	\$13.24	\$19.54	\$29.96	\$46.80	\$68.79	\$98.61	\$126.77	\$180.39
\$230,000	\$10.12	\$13.54	\$19.98	\$30.62	\$47.84	\$70.31	\$100.81	\$129.59	\$184.39
\$235,000	\$10.34	\$13.83	\$20.41	\$31.29	\$48.88	\$71.84	\$103.00	\$132.41	\$188.40
\$240,000	\$10.56	\$14.13	\$20.85	\$31.95	\$49.92	\$73.37	\$105.19	\$135.22	\$192.41
\$245,000	\$10.78	\$14.42	\$21.28	\$32.62	\$50.96	\$74.90	\$107.38	\$138.04	\$196.42
\$250,000	\$11.00	\$14.71	\$21.71	\$33.29	\$52.00	\$76.43	\$109.57	\$140.86	\$200.43
<b>Policy Election Amount</b>									
Child(ren)									
\$2,000	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29
\$4,000	\$0.57	\$0.57	\$0.57	\$0.57	\$0.57	\$0.57	\$0.57	\$0.57	\$0.57
\$6,000	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86
\$8,000	\$1.14	\$1.14	\$1.14	\$1.14	\$1.14	\$1.14	\$1.14	\$1.14	\$1.14
\$10,000	\$1.43	\$1.43	\$1.43	\$1.43	\$1.43	\$1.43	\$1.43	\$1.43	\$1.43

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

Premiums for Voluntary Life Increase in five-year increments

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

†Benefit reductions apply.

The Guarantee Issue amount may be subject to reductions by percentages 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.

A person is ADL-disabled if he or she is (a) physically unable to perform two or more ADLs without continuous physical assistance; or (b) cognitively impaired, and requires verbal cueing to protect himself/herself or others. ADLs are bathing, dressing, toileting, transferring, continence, and eating.

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-1-R-LB-90, GP-1-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-1-R-ADCL-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



## Your accidental death and dismemberment coverage

AD&D coverage provides additional benefits in the event of certain bodily injuries or death.

It provides reassurance that if something happens to you, and you're unable to provide for your family, they'll be taken care of.

### COVERAGE OPTIONS

### ENHANCED ACCIDENTAL DEATH & DISMEMBERMENT

Employee benefit	\$10,000 increments to a maximum of \$500,000. See Cost Illustration page for details.
Spouse ‡ benefit	\$5,000 increments to a maximum of \$250,000. See Cost Illustration page for details.
Child benefit - children age birth† to 26 years (26 if full time student).	\$2,000 increments to a maximum of \$10,000. Subject to state limits. See Cost Illustration page for details.

**Benefit Reductions—Please be aware that your Benefit Amount may decrease as shown below:**

35 % at Age 70  
50 % at Age 75

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

‡ Spouse coverage terminates at age 70.

**Enhanced AD&D Features Include:** Child Education Benefit, Education & Retraining Benefit, Seatbelt & Airbag Benefit, Day Care Expense, Repatriation, and Common Carrier.

## Accidental Death and Dismemberment Life Cost Illustration:

AD&D coverage provides additional benefits following an accidental death or certain bodily injuries.

Employee Policy Election Amount	Premiums displayed	Spouse Policy Election Amount	Premiums displayed	Child(ren) Policy Election Amount	Premiums displayed
\$10,000	\$0.17	\$5,000	\$0.09	\$2,000	\$0.03
\$20,000	\$0.34	\$10,000	\$0.17	\$4,000	\$0.07
\$30,000	\$0.51	\$15,000	\$0.26	\$6,000	\$0.10
\$40,000	\$0.69	\$20,000	\$0.34	\$8,000	\$0.14
\$50,000	\$0.86	\$25,000	\$0.43	\$10,000	\$0.17
\$60,000	\$1.03	\$30,000	\$0.51		
\$70,000	\$1.20	\$35,000	\$0.60		
\$80,000	\$1.37	\$40,000	\$0.69		
\$90,000	\$1.54	\$45,000	\$0.77		
\$100,000	\$1.71	\$50,000	\$0.86		
\$110,000	\$1.89	\$55,000	\$0.94		
\$120,000	\$2.06	\$60,000	\$1.03		
\$130,000	\$2.23	\$65,000	\$1.11		
\$140,000	\$2.40	\$70,000	\$1.20		
\$150,000	\$2.57	\$75,000	\$1.29		
\$160,000	\$2.74	\$80,000	\$1.37		
\$170,000	\$2.91	\$85,000	\$1.46		
\$180,000	\$3.09	\$90,000	\$1.54		
\$190,000	\$3.26	\$95,000	\$1.63		
\$200,000	\$3.43	\$100,000	\$1.71		
\$210,000	\$3.60	\$105,000	\$1.80		
\$500,000	\$8.57	\$250,000	\$4.29		

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

## LIMITATIONS AND EXCLUSIONS:

### A SUMMARY OF PLAN LIMITATION AND EXCLUSIONS FOR AD&D

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. This proposal is hedged subject to satisfactory financial evaluation. Please refer to policy booklet 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.

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-L-R-ADCLL-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 ADD&D 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.  
Policy Form # GP-1-ADD-15.

**THIS PAGE INTENTIONALLY LEFT BLANK**



**Watch our video**  
How long term disability insurance  
can supplement your income.

# Long term disability insurance

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 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.



## Replacing Income

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

After a waiting period, his disability plan starts paying him a portion of his normal monthly salary. The Guardian policy also provides personal guidance and support, vocational rehabilitation and other services, to help him get back to his job and full pay two years later.

Thanks to Jim's disability benefits, he was able to cover his expenses while he was out - without dipping into his family's savings.

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 long term disability coverage

## Long-Term Disability

<b>Coverage amount</b>	70% of salary to maximum \$ 10000/month
<b>Maximum payment period:</b> Maximum length of time you can receive disability benefits.	Social Security Normal Retirement Age
<b>Accident benefits begin:</b> The length of time you must be disabled before benefits begin.	Day 91
<b>Illness benefits begin:</b> The length of time you must be disabled before benefits begin.	Day 91
<b>Evidence of Insurability:</b> A health statement requiring you to answer a few medical history questions.	Health Statement may be required
<b>Guarantee Issue:</b> The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when applicant signs up for coverage during the initial enrollment period.	We Guarantee Issue \$10000 in coverage
<b>Medical Plan Premium Benefit:</b> Provides an additional benefit to help pay for your Medical premium while you are disabled.	Maximum of \$700 for a 24 months duration
<b>Minimum work hours/week:</b> Minimum number of hours you must regularly work each week to be eligible for coverage.	Planholder Determines
<b>Pre-existing conditions:</b> A pre-existing condition includes any condition/symptom for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months look back; 12 months after exclusion
<b>Survivor benefit:</b> Additional benefit payable to your family if you die while disabled.	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 excludes bonuses and commissions.

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

**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.



# Your long term disability coverage

## 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.

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.  
Contract # GP-1-LTD-15-1.0 et al.

Guardian's Group Long Term Disability Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. This policy provides 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-LTD07-1.0, et al, GP-1-LTD-15

# 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.

**GUARDIAN<sup>®</sup> is a registered trademark of The Guardian Life Insurance Company of America**  
guardianlife.com

© Copyright 2023 The Guardian Life Insurance Company of America  
2023-158794 (07/25)

# 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 Will/Prep Services

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

Legal/financial assistance and resources services are not available in the state of New York.

The Employee Assistance Program is a suite of services solely created and offered by Integrated Behavioral Health, Inc. (IBH), doing business as Uprise Health. Guardian is not responsible or liable for care or advice given by any provider or any service offering within the Employee Assistance Program. This information is for informational purposes only. It is not a contract. Only the plan service agreement can provide the actual terms, services, limitations and exclusions. Guardian and IBH reserve the right to discontinue the Employee Assistance Program at any time without notice. Legal services provided through the Employee Assistance Program will not be provided in connection with or preparation for any action against Guardian, IBH, or your employer. The Employee Assistance Program, or any individual service offering within the Program, is not an insurance benefit and may not be available in all states.



## How to access



**Visit**

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



**Access Code**  
**worklife**



**Call**

**1 800 386 7055**

24 hour crisis help available.  
Regular office hours:  
Monday-Friday 6am-5pm PST.

**GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America**

© Copyright 2023 The Guardian Life Insurance Company of America

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



## How to access

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



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



**Username**  
WillPrep



**Password**  
GLIC09

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

**GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America**

© Copyright 2023 The Guardian Life Insurance Company of America

2023-158799 (7/25)



# 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.

---

## Long term 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.

---

## Vision insurance



### **Guardian's HIPAA Notice of Privacy Practices**

The notice describes how health information about you may be used and disclosed and how you can access this information. Visit <https://www.guardiananytime.com/notice50> to read more.

**THIS PAGE INTENTIONALLY LEFT BLANK**



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

Please print clearly and mark carefully.

Employer/Planholder Name: **WILLIAMSTON COMMUNITY  
SCHOOLS**

Group Plan Number: **00045578**

Benefits Effective: \_\_\_\_\_

PLEASE CHECK APPROPRIATE BOX  Initial Enrollment  Add Employee/Member Dependents/Family Members  Drop/Refuse Coverage  Information Change

In this form, you will be referred to as an Employee/Member. Members of your family will be referred to as Dependents/Family Members. There will also be times when referring to Dependents/Family Members, this form will distinguish between your spouse and your children. Depending on the type of plan your Planholder selected, other plan documents may refer to you as an employee, a member, or a similar term, and, to members of your family, as family members, dependents, eligible dependents, or a similar term. Please refer to the group policy, certificate of coverage, (sometimes called a member guide), to see how terms are defined and to determine which members of your family are eligible for coverage. Plan documents such as the group policy, certificate of coverage, (sometimes called a member guide), control if there is any dispute concerning the meaning of terms used in this form.

Class: ADMINISTRATORS Division: \_\_\_\_\_ Subtotal Code: \_\_\_\_\_ (Please obtain this from your Employer/Planholder)

**About You:**

Full Legal Name-First, MI, Last Name: \_\_\_\_\_

Employer/Planholder Identification: \_\_\_\_\_

Social Security Number \_\_\_\_\_

What is the name you go by? (optional) \_\_\_\_\_

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 Identity:  M  F Date of Birth (mm-dd-yy): \_\_\_\_ - \_\_\_\_ - \_\_\_\_

Phone (indicate primary):  Home (\_\_\_\_) \_\_\_\_ - \_\_\_\_  
 Work (\_\_\_\_) \_\_\_\_ - \_\_\_\_  
 Mobile (\_\_\_\_) \_\_\_\_ - \_\_\_\_

E mail Address (indicate primary)  Home \_\_\_\_\_  Work \_\_\_\_\_

Are you married or in a civil union?  Yes  No Date of marriage/civil 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/Family Members you wish to enroll. You can enroll only those Dependents/Family Members that are eligible for coverage. Please refer to the plan documents such as the group policy, member guide, or certificate to determine if a Dependent/Family Member is eligible for coverage.

If additional space is needed, please attach a separate page with this information along with your enrollment form. Each Dependent/Family Member's Social Security Number must be provided if enrolling them for Life Coverage. Be sure to sign and date (mm-dd-yyyy) the paper and keep a copy for your records. Additional information may be required for non-standard dependents such as a niece or a nephew.

Spouse \_\_\_\_\_

Gender Identity:  M  F

Social Security Number \_\_\_\_\_

Address/City/State/Zip: \_\_\_\_\_

Date of Birth (mm-dd-yyyy) \_\_\_\_\_

Phone: ( ) - \_\_\_\_\_

CEFF2022-MI

www.guardianlife.com

DETACH ENTIRE FORM AND RETURN TO YOUR EMPLOYER

DATE FORM PUBLISHED: Aug 15, 2025

Child/Dependent 1: Address/City/State/Zip: Phone: ( ) -	<input type="checkbox"/> Add <input type="checkbox"/> Drop	Gender Identity: <input type="checkbox"/> M <input type="checkbox"/> F	Social Security Number _____-____-____ Date of Birth (mm-dd-yyyy) ____-____-____	Status (check as applicable) <input type="checkbox"/> Student (post high school) <input type="checkbox"/> Disabled <input type="checkbox"/> Non standard dependent
Child/Dependent 2: Address/City/State/Zip: Phone: ( ) -	<input type="checkbox"/> Add <input type="checkbox"/> Drop	Gender Identity: <input type="checkbox"/> M <input type="checkbox"/> F	Social Security Number _____-____-____ Date of Birth (mm-dd-yyyy) ____-____-____	Status (check as applicable) <input type="checkbox"/> Student (post high school) <input type="checkbox"/> Disabled <input type="checkbox"/> Non standard dependent
Child/Dependent 3: Address/City/State/Zip: Phone: ( ) -	<input type="checkbox"/> Add <input type="checkbox"/> Drop	Gender Identity: <input type="checkbox"/> M <input type="checkbox"/> F	Social Security Number _____-____-____ Date of Birth (mm-dd-yyyy) ____-____-____	Status (check as applicable) <input type="checkbox"/> Student (post high school) <input type="checkbox"/> Disabled <input type="checkbox"/> Non standard dependent
Child/Dependent 4: Address/City/State/Zip: Phone: ( ) -	<input type="checkbox"/> Add <input type="checkbox"/> Drop	Gender Identity: <input type="checkbox"/> M <input type="checkbox"/> F	Social Security Number _____-____-____ Date of Birth (mm-dd-yyyy) ____-____-____	Status (check as applicable) <input type="checkbox"/> Student (post high school) <input type="checkbox"/> Disabled <input type="checkbox"/> Non standard dependent

**Drop Coverage:**

Drop Employee/Member  Drop Dependents/Family Members  
 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:**

<input type="checkbox"/> Dental	<input type="checkbox"/> Employee/Member	<input type="checkbox"/> Spouse	<input type="checkbox"/> Child(ren)
<input type="checkbox"/> Vision	<input type="checkbox"/> Employee/Member	<input type="checkbox"/> Spouse	<input type="checkbox"/> Child(ren)
<input type="checkbox"/> Basic Term Life			
<input type="checkbox"/> Voluntary Term Life	<input type="checkbox"/> Employee/Member	<input type="checkbox"/> Spouse	<input type="checkbox"/> Child(ren)
<input type="checkbox"/> VAD&D	<input type="checkbox"/> Employee/Member	<input type="checkbox"/> Spouse	<input type="checkbox"/> Child(ren)
<input type="checkbox"/> Long Term Disability			

**Loss Of Other Coverage:**

I and/or my dependents were previously covered under Loss of coverage was due to:

Termination of Employment: \_\_\_\_-\_\_\_\_-\_\_\_\_  
 Divorce/Separation \_\_\_\_-\_\_\_\_-\_\_\_\_  
 Death of Spouse \_\_\_\_-\_\_\_\_-\_\_\_\_  
 Termination/Expiration of Coverage \_\_\_\_-\_\_\_\_-\_\_\_\_  
 Coverage Lost  Dental  Vision

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)

**Dental Coverage:** You must be enrolled to cover your dependents/family members. Check only one box.

Employee/Member  Employee/Member, Spouse  
 Only  & Dependent/Child(ren)   
 PPO   
 I do not want Dental Coverage because (Check as applicable):  
 I am covered under another Dental plan  
 My spouse is covered under another Dental plan  
 My dependents/family members are covered under another Dental plan

**Vision Coverage:** You must be enrolled to cover your dependents/family members. Check only one box.

Employee/Member Only	Employee/Member & Spouse	Employee/Member, Spouse & Dependent/Child(ren)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Full Feature

I do not want this Vision coverage because (Check as applicable):

I am covered under another Vision plan

My spouse is covered under another Vision plan

My dependents/family members are covered under another Vision plan

**Basic Life Coverage with Accidental Death and Dismemberment (AD&D):**

*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.

**Policy Amount**  
Employee/Member Only

300% of your annual salary to a maximum of \$300,000

The Guarantee Issue Amount is \$300,000.

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

**Employee/Member 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/Member: \_\_\_\_\_

Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_ %

Date of Birth (mm-dd-yy): \_\_\_\_\_

Address/City/State/Zip: \_\_\_\_\_

Phone: ( ) - \_\_\_\_\_ Relationship to Employee/Member: \_\_\_\_\_

Contingent Beneficiary: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Date of Birth (mm-dd-yy): \_\_\_\_\_

Address/City/State/Zip: \_\_\_\_\_

Phone: ( ) - \_\_\_\_\_ Relationship to Employee/Member: \_\_\_\_\_

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

**Dependents/Family Members – If the intended beneficiary is to be someone other than the Employee/Member, 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: ( ) - \_\_\_\_\_

If this Basic Life coverage will replace your existing life insurance coverage through your current Employer/Planholder, 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.

**Voluntary Term Life Coverage:** You must be enrolled to cover your dependents/family members. *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.

Employee/Member

*Check one box only*

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

Guarantee Issue up to: Employee Less than age 65 \$100,000 \*, 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

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

- |                                  |                                  |                                  |                                  |                                    |
|----------------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------------|
| <input type="checkbox"/> \$2,000 | <input type="checkbox"/> \$4,000 | <input type="checkbox"/> \$6,000 | <input type="checkbox"/> \$8,000 | <input type="checkbox"/> \$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

**Voluntary Accidental Death and Dismemberment (AD&D) Coverage:** Check one box only You must be enrolled to cover your dependents/family members.

Employee/Member Only

The amount of AD&D 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.

- |  |                                    |                                    |                                    |                                    |                                    |
|--|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| <b>Policy Amount</b>                                 | <input type="checkbox"/> \$20,000  | <input type="checkbox"/> \$30,000  | <input type="checkbox"/> \$40,000  | <input type="checkbox"/> \$50,000  | <input type="checkbox"/> \$60,000  |
| <input type="checkbox"/> \$10,000                    | <input type="checkbox"/> \$80,000  | <input type="checkbox"/> \$90,000  | <input type="checkbox"/> \$100,000 | <input type="checkbox"/> \$110,000 | <input type="checkbox"/> \$120,000 |
| <input type="checkbox"/> \$70,000                    | <input type="checkbox"/> \$140,000 | <input type="checkbox"/> \$150,000 | <input type="checkbox"/> \$160,000 | <input type="checkbox"/> \$170,000 | <input type="checkbox"/> \$180,000 |
| <input type="checkbox"/> \$130,000                   | <input type="checkbox"/> \$200,000 | <input type="checkbox"/> \$210,000 | <input type="checkbox"/> \$220,000 | <input type="checkbox"/> \$230,000 | <input type="checkbox"/> \$240,000 |
| <input type="checkbox"/> \$190,000                   | <input type="checkbox"/> \$250,000 |                                    |                                    |                                    |                                    |
| <input type="checkbox"/> I do not want this coverage |                                    |                                    |                                    |                                    |                                    |

**LIFE INSURANCE** *continued*

Spouse

Policy Amount	<i>Check one box only</i>	<input type="checkbox"/> \$5,000	<input type="checkbox"/> \$10,000	<input type="checkbox"/> \$15,000	<input type="checkbox"/> \$20,000	<input type="checkbox"/> \$25,000	<input type="checkbox"/> \$30,000
		<input type="checkbox"/> \$35,000	<input type="checkbox"/> \$40,000	<input type="checkbox"/> \$45,000	<input type="checkbox"/> \$50,000	<input type="checkbox"/> \$55,000	<input type="checkbox"/> \$60,000
		<input type="checkbox"/> \$65,000	<input type="checkbox"/> \$70,000	<input type="checkbox"/> \$75,000	<input type="checkbox"/> \$80,000	<input type="checkbox"/> \$85,000	<input type="checkbox"/> \$90,000
		<input type="checkbox"/> \$95,000	<input type="checkbox"/> \$100,000	<input type="checkbox"/> \$105,000	<input type="checkbox"/> \$250,000		

*\* The amount may not be more than 50% of the Employee/Member amount for Voluntary Accidental Death & Dismemberment.*

I do not want this coverage

Child(ren)

Policy Amount	<i>Check one box only</i>	<input type="checkbox"/> \$2,000	<input type="checkbox"/> \$4,000	<input type="checkbox"/> \$6,000	<input type="checkbox"/> \$8,000	<input type="checkbox"/> \$10,000
---------------	---------------------------	----------------------------------	----------------------------------	----------------------------------	----------------------------------	-----------------------------------

*\* The amount may not be more than 10% of the Employee/Member amount for Voluntary Accidental Death & Dismemberment.*

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.

**Employee/Member Only Name your beneficiaries:** (Primary beneficiary percentages must total 100%) If electing different beneficiaries that are not the same as those named for Basic Life or Voluntary Term 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/Member: \_\_\_\_\_

Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_ %

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

Phone: ( ) - \_\_\_\_\_ Relationship to Employee/Member: \_\_\_\_\_

Contingent Beneficiary: \_\_\_\_\_ Social Security Number: \_\_\_\_\_ %

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

Phone: ( ) - \_\_\_\_\_ Relationship to Employee/Member: \_\_\_\_\_

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

**Spouse and dependent/child(ren) – If the intended beneficiary is to be someone other than the Employee/Member, 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: ( ) - \_\_\_\_\_

**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.

*Monthly Benefit*

70% of salary to a maximum of \$10,000

**Signature**

- I understand that my dependents/family members 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 two or more Activities of Daily Living (ADL's).
- 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.
- If coverage is waived and you later decide to enroll, late entrant penalties may apply. You may also have to provide, at your own expense, proof of each person's insurability. Guardian or its designee has the right to reject your request.
- I understand that plan design limitations and exclusions may apply. For complete details of coverage, please refer to the plan documents or enrollment materials. State limitations may apply.
- Your coverage will not be effective until approved by a 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.
- Submission of this form does not guarantee coverage. Among other things, coverage is contingent upon underwriting approval and meeting the applicable eligibility requirements.
- I agree that my employer/planholder may deduct premiums from my pay if they are required for the coverage I have chosen above.
- I attest that the information provided above is true and correct to the best of my knowledge.

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, commits a fraudulent insurance act, which is a crime, and may also be subject to civil penalties, or denial of insurance benefits.

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

**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.**

SIGNATURE OF EMPLOYEE/MEMBER X \_\_\_\_\_ DATE \_\_\_\_\_

**Fraud Warning Statements**

The laws of several states require the following statements to appear on the enrollment form:

**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 and Texas:** 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.

**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.

**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.

**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.

**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.

