

Short Term Disability insurance protects a portion of your income and pays a weekly benefit if you can't work, for a short period of time, due to a covered injury or illness.

	Voluntary Short Term Disability
Weekly Volume Benefit	60% of weekly earnings
Maximum Amount	\$600 per week
Day Benefit Begins	1 <sup>st</sup> day accident; 8 <sup>th</sup> day illness
Benefit Duration	13 weeks

Long Term Disability insurance protects a portion of your income and pays a monthly benefit if you can't work, for an extended period of time, due to a covered injury or illness. The odds of your house burning to the ground are 1%. The odds of becoming disabled for six months or more are 35%. Everyone insures their homes... What about your income?

	Voluntary Long Term Disability
Elimination Period	90 days
Pre-Existing Condition	3 months prior / 12 months
Monthly Benefit	60% of Pre-disability Earnings
Maximum Monthly Benefit	\$6,000 per month*
Definition of Disability	2 year own occupation / any occupation thereafter
Benefit Duration	Social Security Normal Retirement Age (SSNRA)
Survivor Benefit	Yes

\*Benefits are reduced by income you receive from other sources such as Workers' Compensation, state mandated disability benefits, and Social Security benefits.

Long Term Disability benefits are not payable for certain pre-existing conditions.

What is pre-existing condition?

- You received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to your effective date of coverage; and
- The disability begins in the first 12 months after your effective date of coverage

## BASIC LIFE / AD&D, VOLUNTARY LIFE: Guardian

Benefit Provisions	Basic Life/AD&D Insurance
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Life Benefit Amount	\$50,000
AD&D Benefit Amount	100% of life benefit to \$50,000

In addition to the Basic Life and AD&D Insurance coverage that your employer provides you, you are eligible to purchase more insurance for yourself and elect coverage for your spouse and/or dependent children.

Benefit Provisions	Voluntary Life
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Employee	You may purchase additional Life coverage in \$25,000 increments to a maximum of \$100,000. *Amounts over \$50,000 <u>and</u> all late entrants will be required to complete Evidence of Insurability.
Spouse	You may purchase Life coverage for your spouse up to 50% of employee's Voluntary Life benefit elected to a maximum of \$50,000. *Amounts over \$25,000 <u>and</u> all late entrants will be required to complete Evidence of Insurability. Note: Spouse rate is based off the Employee's age
Children	You may purchase Life coverage for your children up to 10% of the employee's Voluntary Life benefit elected to a maximum of \$10,000. Eligible dependent children, 14 days to age 20, 26 if a full-time student.

### Standard Features Included for Basic and Voluntary Life

- If you have a separation in employment or a reduction in your benefit, you may be eligible to port or convert your basic or voluntary coverage to an individual policy.
- If you become disabled, you may be eligible for waiver of premium.
- Employee's benefit reduces 35% at age 65 and 50% at age 70.
- Spouse's benefit terminates at age 70

### Actively at Work Requirement

If you are totally disabled and not at work on the day your coverage would otherwise begin, your coverage begins after you have returned to work for one full day. If a family member is totally disabled on the date coverage would otherwise begin, coverage will not begin until he or she is no longer totally disabled. Generally, your family member is totally disabled if he or she is unable to perform activities for a person of the same age and gender.

### Evidence of Insurability is required if you:

- Are a late applicant, which means you apply for coverage more than 31 days after the date you are eligible for coverage; or
- You voluntarily cancelled your coverage and are reapplying; or
- You are over the guarantee issue amount

Benefit Provisions	EyeMed Choice Network	
	In-Network	Out-of-Network
<b>Eye Exams</b>	\$10 copay	\$40 copay
Frequency	Once a calendar year	Once a calendar year
<b>Prescription Lenses</b>		
Single Vision Lenses	\$10 copay	Up to \$30
Bifocal Vision Lenses	\$10 copay	Up to \$50
Trifocal Lenses	\$10 copay	Up to \$70
Lenticular Lenses	\$10 copay	Up to \$70
Standard Progressive	\$65 copay	Up to \$50
Premium Progressive Tier 1 - 4	\$95 - \$185	Up to \$50
Frequency	Once a calendar year	Once a calendar year
<b>Frames</b>	\$130 allowance + 20% off balance	Up to \$91
Frequency	Once a calendar year	Once a calendar year
<b>Contact Lenses (in lieu of glasses)</b>		
Medically Necessary	Covered in full	Up to \$210
Conventional	\$130 allowance + 15% off balance	Up to \$130
Disposable	\$130 allowance + plus balance	Up to \$130
Frequency	Once a calendar year	Once a calendar year

Benefit Provisions	Guardian Dental Guard Preferred Network	
	In-Network	Out-of-Network
Calendar Year Deductible Individual / Family	\$50 / \$100 (waived for preventive)	\$50 / \$050 (waived for preventive)
Annual Maximum per Person	\$1,000	\$1,000
Preventive Care <i>Examinations, cleanings, sealants, x-rays, etc.</i>	100%	100%
Basic Services <i>Fillings, general anesthesia, simple extractions, etc.</i>	75%	75%
Major Services <i>Inlays, dentures, bridges, crowns, etc.</i>	50%	50%
Orthodontics Children under age 19 Lifetime Maximum	50% \$1,000	50% \$1,000

## DENTAL MAXIMUM ROLLOVER

With a Maximum Rollover, Guardian will roll over a portion of your unused annual maximum into your personal Maximum Rollover Account (MRA). The MRA can be used in later years if you reach the plan's annual maximum. To qualify, you must submit a claim for covered services for which a benefit payment is issued, in excess of any deductible or co-pay, and you must not exceed the paid claims threshold during the benefit year. You must have at least one claim to be eligible for the Maximum Rollover.

Plan Annual Maximum	Paid Claims Threshold	Maximum Rollover Amount	In-Network Only Maximum Rollover Amount	Maximum Rollover Account Limit
\$1,000	\$500	\$250	\$350	\$1,000

You and your insured dependents maintain separate MRAs based on your own claim activity. Each MRA may not exceed the MRA limit. You can view your annual MRA statement detailing your account and those of your dependents on [www.GuardianAnytime.com](http://www.GuardianAnytime.com).

Under either benefit year set up (calendar year or policy year), Maximum Rollover for new entrants joining with 3 months or less remaining in the benefit year, will not begin until the start of the next full benefit year.

Maximum Rollover is deferred for a late entrant who has coverage of Major services deferred. For these members, Maximum Rollover starts when coverage of Major services starts, or the start of the next benefit year if 3 months or less remain until the next benefit