



## 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



**Voluntary Accidental Death and Dismemberment**

## 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.

**Accidental Death and Dismemberment Benefit Summary****Group Number:** 00576937**An Accidental Death & Dismemberment insurance plan through Guardian provides:**

A layer of financial protection in the event of a serious injury or death as a result of an accident.

**About Your Benefits:****Employee benefit is \$10,000 to \$300,000 in \$10,000 increments.****Example Benefit Amounts**

|  | \$10,000 | \$20,000 | \$40,000 | \$50,000 | \$70,000 | \$90,000 | \$100,000 | \$120,000 | \$150,000 | \$170,000 | \$200,000 |
|--|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|
| <b>Monthly Premiums*</b> (Estimated premium deduction) |          |          |          |          |          |          |           |           |           |           |           |
| Employee   | \$0.48   | \$0.96   | \$1.92   | \$2.40   | \$3.36   | \$4.32   | \$4.80    | \$5.76    | \$7.20    | \$8.16    | \$9.60    |
| Family   | \$0.76   | \$1.52   | \$3.04   | \$3.80   | \$5.32   | \$6.84   | \$7.60    | \$9.12    | \$11.40   | \$12.92   | \$15.20   |

**Additional Benefit Amounts Available**

|  | \$220,000 | \$250,000 | \$270,000 | \$300,000 |
|--|-----------|-----------|-----------|-----------|
|--|-----------|-----------|-----------|-----------|

**Monthly Premiums\*** (Estimated premium deduction)

|          |         |         |         |         |
|----------|---------|---------|---------|---------|
| Employee | \$10.56 | \$12.00 | \$12.96 | \$14.40 |
| Family   | \$16.72 | \$19.00 | \$20.52 | \$22.80 |

**Benefit Payments for family coverage vary based on the family structure at the time of claim.**

Spouse benefit is 50% of employee amount

Child (ren) benefit is 10% of employee amount

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

|  |                |
|--|----------------|
| Applicable to Your Supplemental Coverage | 35 % at Age 70 |
|  | 55 % at Age 75 |
|  | 70 % at Age 80 |
|  | 80 % at Age 85 |

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

**Manage Your Benefits:**

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

# 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. 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. This proposal is hedged subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description.

We pay no benefits for any loss caused: by willful self-injury; sickness, disease or medical treatment; by participating in a civil disorder or committing a felony; Traveling on any type of aircraft while having duties on that aircraft; by declared or undeclared act of war or armed aggression; while a member of any armed force (May vary by state); while driving a motor vehicle without a current, valid driver's

license; by legal intoxication; or by voluntarily using a non-prescription controlled substance. Contract #GP-I-R-ADCLI-00 et al. We won't pay more than 100% of the Insurance amount for all losses due to the same accident, except as stated. The loss must occur within a specific period of time of the accident. Please see contract for specific definition; definition of loss may vary depending on the benefit payable.

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 specific period of time of the accident. Please see contract for specific definition; definition of loss may vary depending on the benefit payable.

*This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. The plan documents are the final arbiter of coverage. Coverage terms may vary by state and actual sold plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium actually billed, the latter prevails.*



# 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.

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## 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.

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