
Group Number: 00576937

COUNTY OF SUMMIT

VOLUNTARY AD&D

Here you'll find information about your following employee benefit(s). Be sure to review the enclosed - it provides everything you need to sign up for your Guardian benefits.

PLAN HIGHLIGHTS

- Voluntary Accidental Death and Dismemberment

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

Manage Your Benefits:

Go to 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.