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Group Number: 00576937

# COUNTY OF SUMMIT

## VOLUNTARY LIFE

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**

- Life

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Group Number: 00576937

**Life Benefit Summary**

**A Life insurance plan through Guardian provides:**

- The foundation of a smart financial plan that helps protect you and those who depend on you
- Affordable group rates
- Flexibility to update your coverage as your life changes or take it with you if you change jobs or retire

**About Your Benefits:**

	<b>VOLUNTARY TERM LIFE</b>
<b>Employee Benefit</b> (Employee must elect coverage for spouse and dependents to be eligible)	\$10,000 increments to a maximum of \$300,000. See Cost Illustration page for details.
<b>Spouse Benefit</b>	\$5,000 increments to a maximum of \$150,000, not to exceed 50% of the employee amount. See Cost Illustration page for details.
<b>Child Benefit+</b>	Your dependent children age 14 days to 26 years. You may elect one of the following benefit options: \$5,000. 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.	We Guarantee Issue coverage up to: Employee \$300,000. At age 70 \$50,000. Spouse \$50,000. Dependent children \$5,000.
<b>Premiums</b>	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
<b>Conversion:</b> Allows you to continue your coverage after your group plan has terminated.	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
<b>Waiver of Premiums:</b> Premium will not need to be paid if you are totally disabled.	Totally disabled prior to age 60, insurance will continue until SSNRA or no longer disabled, 6 month EP.
<b>Benefit Reductions:</b> Benefits are reduced by a certain percentage as an employee ages.	35% at age 70, 55% at age 75, 70% at age 80, 80% at age 85, 85% at age 90

Subject to coverage limits

+ Voluntary Life: Infant coverage is limited based on age.

**Annual Election Option** allows the employee and spouse to enroll or increase their life coverage without a medical exam, up to two increments (employee: up to \$20,000; spouse: up to \$10,000). Amounts above the two increments are subject to evidence of insurability.

**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.

Benefit information illustrated within this material reflects the plan covered by Guardian as of 09/08/2020

VOLUNTARY LIFE Benefit Summary

The Guardian Life Insurance Company of America, New York, NY

## 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. To help you assess your needs, you can also go to Guardian Anytime and view a video: <https://www.guardiananytime.com/gafd/wps/portal/fdhome/employees/products-coverage/life>

**Monthly premiums displayed.  
Policy Election Cost Per Age Bracket**

Employee	Policy Amounts		< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-99
	\$10,000.00	Preferred	\$0.65	\$0.80	\$1.02	\$1.67	\$2.41	\$4.07	\$6.98	\$10.97	\$17.34	\$27.71
		Standard	\$1.24	\$1.31	\$1.74	\$2.91	\$5.31	\$8.59	\$15.56	\$19.04	\$30.60	\$48.62
	\$20,000.00	Preferred	\$1.30	\$1.60	\$2.04	\$3.34	\$4.82	\$8.14	\$13.96	\$21.94	\$34.68	\$55.42
		Standard	\$2.48	\$2.62	\$3.48	\$5.82	\$10.62	\$17.18	\$31.12	\$38.08	\$61.20	\$97.24
	\$30,000.00	Preferred	\$1.95	\$2.40	\$3.06	\$5.01	\$7.23	\$12.21	\$20.94	\$32.91	\$52.02	\$83.13
		Standard	\$3.72	\$3.93	\$5.22	\$8.73	\$15.93	\$25.77	\$46.68	\$57.12	\$91.80	\$145.86
	\$40,000.00	Preferred	\$2.60	\$3.20	\$4.08	\$6.68	\$9.64	\$16.28	\$27.92	\$43.88	\$69.36	\$110.84
		Standard	\$4.96	\$5.24	\$6.96	\$11.64	\$21.24	\$34.36	\$62.24	\$76.16	\$122.40	\$194.48
	\$50,000.00	Preferred	\$3.25	\$4.00	\$5.10	\$8.35	\$12.05	\$20.35	\$34.90	\$54.85	\$86.70	\$138.55
		Standard	\$6.20	\$6.55	\$8.70	\$14.55	\$26.55	\$42.95	\$77.80	\$95.20	\$153.00	\$243.10
	\$60,000.00	Preferred	\$3.90	\$4.80	\$6.12	\$10.02	\$14.46	\$24.42	\$41.88	\$65.82	\$104.04	\$166.26
		Standard	\$7.44	\$7.86	\$10.44	\$17.46	\$31.86	\$51.54	\$93.36	\$114.24	\$183.60	\$291.72
	\$70,000.00	Preferred	\$4.55	\$5.60	\$7.14	\$11.69	\$16.87	\$28.49	\$48.86	\$76.79	\$121.38	\$193.97
		Standard	\$8.68	\$9.17	\$12.18	\$20.37	\$37.17	\$60.13	\$108.92	\$133.28	\$214.20	\$340.34
	\$80,000.00	Preferred	\$5.20	\$6.40	\$8.16	\$13.36	\$19.28	\$32.56	\$55.84	\$87.76	\$138.72	\$221.68
		Standard	\$9.92	\$10.48	\$13.92	\$23.28	\$42.48	\$68.72	\$124.48	\$152.32	\$244.80	\$388.96
	\$90,000.00	Preferred	\$5.85	\$7.20	\$9.18	\$15.03	\$21.69	\$36.63	\$62.82	\$98.73	\$156.06	\$249.39
		Standard	\$11.16	\$11.79	\$15.66	\$26.19	\$47.79	\$77.31	\$140.04	\$171.36	\$275.40	\$437.58
	\$100,000.00	Preferred	\$6.50	\$8.00	\$10.20	\$16.70	\$24.10	\$40.70	\$69.80	\$109.70	\$173.40	\$277.10
		Standard	\$12.40	\$13.10	\$17.40	\$29.10	\$53.10	\$85.90	\$155.60	\$190.40	\$306.00	\$486.20
	\$110,000.00	Preferred	\$7.15	\$8.80	\$11.22	\$18.37	\$26.51	\$44.77	\$76.78	\$120.67	\$190.74	\$304.81
		Standard	\$13.64	\$14.41	\$19.14	\$32.01	\$58.41	\$94.49	\$171.16	\$209.44	\$336.60	\$534.82
	\$120,000.00	Preferred	\$7.80	\$9.60	\$12.24	\$20.04	\$28.92	\$48.84	\$83.76	\$131.64	\$208.08	\$332.52
		Standard	\$14.88	\$15.72	\$20.88	\$34.92	\$63.72	\$103.08	\$186.72	\$228.48	\$367.20	\$583.44
	\$130,000.00	Preferred	\$8.45	\$10.40	\$13.26	\$21.71	\$31.33	\$52.91	\$90.74	\$142.61	\$225.42	\$360.23
		Standard	\$16.12	\$17.03	\$22.62	\$37.83	\$69.03	\$111.67	\$202.28	\$247.52	\$397.80	\$632.06
	\$140,000.00	Preferred	\$9.10	\$11.20	\$14.28	\$23.38	\$33.74	\$56.98	\$97.72	\$153.58	\$242.76	\$387.94
		Standard	\$17.36	\$18.34	\$24.36	\$40.74	\$74.34	\$120.26	\$217.84	\$266.56	\$428.40	\$680.68
	\$150,000.00	Preferred	\$9.75	\$12.00	\$15.30	\$25.05	\$36.15	\$61.05	\$104.70	\$164.55	\$260.10	\$415.65
		Standard	\$18.60	\$19.65	\$26.10	\$43.65	\$79.65	\$128.85	\$233.40	\$285.60	\$459.00	\$729.30
	\$160,000.00	Preferred	\$10.40	\$12.80	\$16.32	\$26.72	\$38.56	\$65.12	\$111.68	\$175.52	\$277.44	\$443.36
		Standard	\$19.84	\$20.96	\$27.84	\$46.56	\$84.96	\$137.44	\$248.96	\$304.64	\$489.60	\$777.92
	\$170,000.00	Preferred	\$11.05	\$13.60	\$17.34	\$28.39	\$40.97	\$69.19	\$118.66	\$186.49	\$294.78	\$471.07
		Standard	\$21.08	\$22.27	\$29.58	\$49.47	\$90.27	\$146.03	\$264.52	\$323.68	\$520.20	\$826.54
	\$180,000.00	Preferred	\$11.70	\$14.40	\$18.36	\$30.06	\$43.38	\$73.26	\$125.64	\$197.46	\$312.12	\$498.78
		Standard	\$22.32	\$23.58	\$31.32	\$52.38	\$95.58	\$154.62	\$280.08	\$342.72	\$550.80	\$875.16
	\$190,000.00	Preferred	\$12.35	\$15.20	\$19.38	\$31.73	\$45.79	\$77.33	\$132.62	\$208.43	\$329.46	\$526.49
		Standard	\$23.56	\$24.89	\$33.06	\$55.29	\$100.89	\$163.21	\$295.64	\$361.76	\$581.40	\$923.78
	\$200,000.00	Preferred	\$13.00	\$16.00	\$20.40	\$33.40	\$48.20	\$81.40	\$139.60	\$219.40	\$346.80	\$554.20
		Standard	\$24.80	\$26.20	\$34.80	\$58.20	\$106.20	\$171.80	\$311.20	\$380.80	\$612.00	\$972.40
	\$210,000.00	Preferred	\$13.65	\$16.80	\$21.42	\$35.07	\$50.61	\$85.47	\$146.58	\$230.37	\$364.14	\$581.91
		Standard	\$26.04	\$27.51	\$36.54	\$61.11	\$111.51	\$180.39	\$326.76	\$399.84	\$642.60	\$1,021.02
	\$220,000.00	Preferred	\$14.30	\$17.60	\$22.44	\$36.74	\$53.02	\$89.54	\$153.56	\$241.34	\$381.48	\$609.62
		Standard	\$27.28	\$28.82	\$38.28	\$64.02	\$116.82	\$188.98	\$342.32	\$418.88	\$673.20	\$1,069.64



**Voluntary Life Cost Illustration** *continued*

\$230,000.00	Preferred	\$14.95	\$18.40	\$23.46	\$38.41	\$55.43	\$93.61	\$160.54	\$252.31	\$398.82	\$637.33
	Standard	\$28.52	\$30.13	\$40.02	\$66.93	\$122.13	\$197.57	\$357.88	\$437.92	\$703.80	\$1,118.26
\$240,000.00	Preferred	\$15.60	\$19.20	\$24.48	\$40.08	\$57.84	\$97.68	\$167.52	\$263.28	\$416.16	\$665.04
	Standard	\$29.76	\$31.44	\$41.76	\$69.84	\$127.44	\$206.16	\$373.44	\$456.96	\$734.40	\$1,166.88
\$250,000.00	Preferred	\$16.25	\$20.00	\$25.50	\$41.75	\$60.25	\$101.75	\$174.50	\$274.25	\$433.50	\$692.75
	Standard	\$31.00	\$32.75	\$43.50	\$72.75	\$132.75	\$214.75	\$389.00	\$476.00	\$765.00	\$1,215.50
\$260,000.00	Preferred	\$16.90	\$20.80	\$26.52	\$43.42	\$62.66	\$105.82	\$181.48	\$285.22	\$450.84	\$720.46
	Standard	\$32.24	\$34.06	\$45.24	\$75.66	\$138.06	\$223.34	\$404.56	\$495.04	\$795.60	\$1,264.12
\$270,000.00	Preferred	\$17.55	\$21.60	\$27.54	\$45.09	\$65.07	\$109.89	\$188.46	\$296.19	\$468.18	\$748.17
	Standard	\$33.48	\$35.37	\$46.98	\$78.57	\$143.37	\$231.93	\$420.12	\$514.08	\$826.20	\$1,312.74
\$280,000.00	Preferred	\$18.20	\$22.40	\$28.56	\$46.76	\$67.48	\$113.96	\$195.44	\$307.16	\$485.52	\$775.88
	Standard	\$34.72	\$36.68	\$48.72	\$81.48	\$148.68	\$240.52	\$435.68	\$533.12	\$856.80	\$1,361.36
\$290,000.00	Preferred	\$18.85	\$23.20	\$29.58	\$48.43	\$69.89	\$118.03	\$202.42	\$318.13	\$502.86	\$803.59
	Standard	\$35.96	\$37.99	\$50.46	\$84.39	\$153.99	\$249.11	\$451.24	\$552.16	\$887.40	\$1,409.98
\$300,000.00	Preferred	\$19.50	\$24.00	\$30.60	\$50.10	\$72.30	\$122.10	\$209.40	\$329.10	\$520.20	\$831.30
	Standard	\$37.20	\$39.30	\$52.20	\$87.30	\$159.30	\$257.70	\$466.80	\$571.20	\$918.00	\$1,458.60

Spouse	Policy Amounts		< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-99
\$5,000.00	Preferred	\$0.33	\$0.40	\$0.51	\$0.84	\$1.21	\$2.04	\$3.49	\$5.49	\$8.67	\$13.86	
	Standard	\$0.62	\$0.66	\$0.87	\$1.46	\$2.66	\$4.30	\$7.78	\$9.52	\$15.30	\$24.31	
\$10,000.00	Preferred	\$0.65	\$0.80	\$1.02	\$1.67	\$2.41	\$4.07	\$6.98	\$10.97	\$17.34	\$27.71	
	Standard	\$1.24	\$1.31	\$1.74	\$2.91	\$5.31	\$8.59	\$15.56	\$19.04	\$30.60	\$48.62	
\$15,000.00	Preferred	\$0.98	\$1.20	\$1.53	\$2.51	\$3.62	\$6.11	\$10.47	\$16.46	\$26.01	\$41.57	
	Standard	\$1.86	\$1.97	\$2.61	\$4.37	\$7.97	\$12.89	\$23.34	\$28.56	\$45.90	\$72.93	
\$20,000.00	Preferred	\$1.30	\$1.60	\$2.04	\$3.34	\$4.82	\$8.14	\$13.96	\$21.94	\$34.68	\$55.42	
	Standard	\$2.48	\$2.62	\$3.48	\$5.82	\$10.62	\$17.18	\$31.12	\$38.08	\$61.20	\$97.24	
\$25,000.00	Preferred	\$1.63	\$2.00	\$2.55	\$4.18	\$6.03	\$10.18	\$17.45	\$27.43	\$43.35	\$69.28	
	Standard	\$3.10	\$3.28	\$4.35	\$7.28	\$13.28	\$21.48	\$38.90	\$47.60	\$76.50	\$121.55	
\$30,000.00	Preferred	\$1.95	\$2.40	\$3.06	\$5.01	\$7.23	\$12.21	\$20.94	\$32.91	\$52.02	\$83.13	
	Standard	\$3.72	\$3.93	\$5.22	\$8.73	\$15.93	\$25.77	\$46.68	\$57.12	\$91.80	\$145.86	
\$35,000.00	Preferred	\$2.28	\$2.80	\$3.57	\$5.85	\$8.44	\$14.25	\$24.43	\$38.40	\$60.69	\$96.99	
	Standard	\$4.34	\$4.59	\$6.09	\$10.19	\$18.59	\$30.07	\$54.46	\$66.64	\$107.10	\$170.17	
\$40,000.00	Preferred	\$2.60	\$3.20	\$4.08	\$6.68	\$9.64	\$16.28	\$27.92	\$43.88	\$69.36	\$110.84	
	Standard	\$4.96	\$5.24	\$6.96	\$11.64	\$21.24	\$34.36	\$62.24	\$76.16	\$122.40	\$194.48	
\$45,000.00	Preferred	\$2.93	\$3.60	\$4.59	\$7.52	\$10.85	\$18.32	\$31.41	\$49.37	\$78.03	\$124.70	
	Standard	\$5.58	\$5.90	\$7.83	\$13.10	\$23.90	\$38.66	\$70.02	\$85.68	\$137.70	\$218.79	
\$50,000.00	Preferred	\$3.25	\$4.00	\$5.10	\$8.35	\$12.05	\$20.35	\$34.90	\$54.85	\$86.70	\$138.55	
	Standard	\$6.20	\$6.55	\$8.70	\$14.55	\$26.55	\$42.95	\$77.80	\$95.20	\$153.00	\$243.10	
\$55,000.00	Preferred	\$3.58	\$4.40	\$5.61	\$9.19	\$13.26	\$22.39	\$38.39	\$60.34	\$95.37	\$152.41	
	Standard	\$6.82	\$7.21	\$9.57	\$16.01	\$29.21	\$47.25	\$85.58	\$104.72	\$168.30	\$267.41	
\$60,000.00	Preferred	\$3.90	\$4.80	\$6.12	\$10.02	\$14.46	\$24.42	\$41.88	\$65.82	\$104.04	\$166.26	
	Standard	\$7.44	\$7.86	\$10.44	\$17.46	\$31.86	\$51.54	\$93.36	\$114.24	\$183.60	\$291.72	
\$65,000.00	Preferred	\$4.23	\$5.20	\$6.63	\$10.86	\$15.67	\$26.46	\$45.37	\$71.31	\$112.71	\$180.12	
	Standard	\$8.06	\$8.52	\$11.31	\$18.92	\$34.52	\$55.84	\$101.14	\$123.76	\$198.90	\$316.03	
\$70,000.00	Preferred	\$4.55	\$5.60	\$7.14	\$11.69	\$16.87	\$28.49	\$48.86	\$76.79	\$121.38	\$193.97	
	Standard	\$8.68	\$9.17	\$12.18	\$20.37	\$37.17	\$60.13	\$108.92	\$133.28	\$214.20	\$340.34	

**Voluntary Life Cost Illustration** *continued*

\$75,000.00	Preferred	\$4.88	\$6.00	\$7.65	\$12.53	\$18.08	\$30.53	\$52.35	\$82.28	\$130.05	\$207.83
	Standard	\$9.30	\$9.83	\$13.05	\$21.83	\$39.83	\$64.43	\$116.70	\$142.80	\$229.50	\$364.65
\$80,000.00	Preferred	\$5.20	\$6.40	\$8.16	\$13.36	\$19.28	\$32.56	\$55.84	\$87.76	\$138.72	\$221.68
	Standard	\$9.92	\$10.48	\$13.92	\$23.28	\$42.48	\$68.72	\$124.48	\$152.32	\$244.80	\$388.96
\$85,000.00	Preferred	\$5.53	\$6.80	\$8.67	\$14.20	\$20.49	\$34.60	\$59.33	\$93.25	\$147.39	\$235.54
	Standard	\$10.54	\$11.14	\$14.79	\$24.74	\$45.14	\$73.02	\$132.26	\$161.84	\$260.10	\$413.27
\$90,000.00	Preferred	\$5.85	\$7.20	\$9.18	\$15.03	\$21.69	\$36.63	\$62.82	\$98.73	\$156.06	\$249.39
	Standard	\$11.16	\$11.79	\$15.66	\$26.19	\$47.79	\$77.31	\$140.04	\$171.36	\$275.40	\$437.58
\$95,000.00	Preferred	\$6.18	\$7.60	\$9.69	\$15.87	\$22.90	\$38.67	\$66.31	\$104.22	\$164.73	\$263.25
	Standard	\$11.78	\$12.45	\$16.53	\$27.65	\$50.45	\$81.61	\$147.82	\$180.88	\$290.70	\$461.89
\$100,000.00	Preferred	\$6.50	\$8.00	\$10.20	\$16.70	\$24.10	\$40.70	\$69.80	\$109.70	\$173.40	\$277.10
	Standard	\$12.40	\$13.10	\$17.40	\$29.10	\$53.10	\$85.90	\$155.60	\$190.40	\$306.00	\$486.20
\$105,000.00	Preferred	\$6.83	\$8.40	\$10.71	\$17.54	\$25.31	\$42.74	\$73.29	\$115.19	\$182.07	\$290.96
	Standard	\$13.02	\$13.76	\$18.27	\$30.56	\$55.76	\$90.20	\$163.38	\$199.92	\$321.30	\$510.51
\$110,000.00	Preferred	\$7.15	\$8.80	\$11.22	\$18.37	\$26.51	\$44.77	\$76.78	\$120.67	\$190.74	\$304.81
	Standard	\$13.64	\$14.41	\$19.14	\$32.01	\$58.41	\$94.49	\$171.16	\$209.44	\$336.60	\$534.82
\$115,000.00	Preferred	\$7.48	\$9.20	\$11.73	\$19.21	\$27.72	\$46.81	\$80.27	\$126.16	\$199.41	\$318.67
	Standard	\$14.26	\$15.07	\$20.01	\$33.47	\$61.07	\$98.79	\$178.94	\$218.96	\$351.90	\$559.13
\$120,000.00	Preferred	\$7.80	\$9.60	\$12.24	\$20.04	\$28.92	\$48.84	\$83.76	\$131.64	\$208.08	\$332.52
	Standard	\$14.88	\$15.72	\$20.88	\$34.92	\$63.72	\$103.08	\$186.72	\$228.48	\$367.20	\$583.44
\$125,000.00	Preferred	\$8.13	\$10.00	\$12.75	\$20.88	\$30.13	\$50.88	\$87.25	\$137.13	\$216.75	\$346.38
	Standard	\$15.50	\$16.38	\$21.75	\$36.38	\$66.38	\$107.38	\$194.50	\$238.00	\$382.50	\$607.75
\$130,000.00	Preferred	\$8.45	\$10.40	\$13.26	\$21.71	\$31.33	\$52.91	\$90.74	\$142.61	\$225.42	\$360.23
	Standard	\$16.12	\$17.03	\$22.62	\$37.83	\$69.03	\$111.67	\$202.28	\$247.52	\$397.80	\$632.06
\$135,000.00	Preferred	\$8.78	\$10.80	\$13.77	\$22.55	\$32.54	\$54.95	\$94.23	\$148.10	\$234.09	\$374.09
	Standard	\$16.74	\$17.69	\$23.49	\$39.29	\$71.69	\$115.97	\$210.06	\$257.04	\$413.10	\$656.37
\$140,000.00	Preferred	\$9.10	\$11.20	\$14.28	\$23.38	\$33.74	\$56.98	\$97.72	\$153.58	\$242.76	\$387.94
	Standard	\$17.36	\$18.34	\$24.36	\$40.74	\$74.34	\$120.26	\$217.84	\$266.56	\$428.40	\$680.68
\$145,000.00	Preferred	\$9.43	\$11.60	\$14.79	\$24.22	\$34.95	\$59.02	\$101.21	\$159.07	\$251.43	\$401.80
	Standard	\$17.98	\$19.00	\$25.23	\$42.20	\$77.00	\$124.56	\$225.62	\$276.08	\$443.70	\$704.99
\$150,000.00	Preferred	\$9.75	\$12.00	\$15.30	\$25.05	\$36.15	\$61.05	\$104.70	\$164.55	\$260.10	\$415.65
	Standard	\$18.60	\$19.65	\$26.10	\$43.65	\$79.65	\$128.85	\$233.40	\$285.60	\$459.00	\$729.30

Child(ren)	Policy Amounts	Premium
	\$5,000.00	\$1.00

Spouse rate is based on Employee age. The tobacco status is based on Employee and Spouse independently.

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

Premiums for Voluntary Life Increase in five-year increments

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

†Benefit reductions apply.

Preferred rates apply to premium for non-tobacco usage. Standard rates apply to premium for tobacco usage.



## LIMITATIONS AND EXCLUSIONS:

### A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS FOR LIFE 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.

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.

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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.

***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.***

# WillPrep Services

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## Special bonus for participants in voluntary life plan

Your employer has worked with Guardian to make WillPrep Services available to eligible members with Voluntary Life plans. Keeping an up-to-date will is essential to ensuring that your assets are distributed as you intended, no matter the size of your estate. You may be avoiding creating a will because you believe you can't afford the time or legal expense. Now you can with WillPrep Services.

WillPrep Services offer support and guidance to help you properly prepare the documents necessary to preserve your family's financial security. WillPrep has a range of services including online planning documents, a resource library and access to professionals\* to help with issues related to:

- |                                   |                                    |                          |
|-----------------------------------|------------------------------------|--------------------------|
| ▪ Advanced Health Care Directives | ▪ Financial Power of Attorney      | ▪ Wills and Living Wills |
| ▪ Estate Taxes                    | ▪ Guardianship and Conservatorship | ▪ Resource Library       |
| ▪ Executors & Probate             | ▪ Healthcare Power of Attorney     | ▪ Trusts                 |

For more information about WillPrep Services, go to [www.ibhwillprep.com](http://www.ibhwillprep.com); User name: WillPrep; Password: GLIC09 or call 1-877-433-6789

\*The Option of an attorney prepared will is available for a small fee.

WillPrep Services are provided by Integrated Behavioral Health, Inc., and its contractors. The Guardian Life Insurance Company of America (Guardian) does not provide any part of 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 IBH reserve the right to discontinue the WillPrep Services at any time without notice. Legal services will not be provided in connection with or preparation for any action against Guardian, IBH, or your employer.





# Easy-To-Use Online Link Provides Faster Processing

Guardian's online electronic Evidence of Insurability (EOI) provides an alternative to paper EOI forms when you need to provide additional information for requested coverage.

## Common situations include:

- Answering yes to one of the health questions on your enrollment form
- Enrolling for coverage in excess of the guaranteed issue amount
- Requesting coverage after your initial eligibility for coverage

## Electronic Evidence of Insurability can be used for the following coverages\*:

- Basic Life
- Voluntary Life
- Short Term Disability
- Long Term Disability

## Guardian's online EOI form offers several advantages:

- Your personal data is kept secure
- No errors due to hand-written data
- Faster submission of your completed form

## Accessing the electronic Evidence of Insurability link

Simply go to : [guardiananytime.com/eoi](http://guardiananytime.com/eoi)

**No registration is required. The process is easy and secure, simply follow the steps outlined below:**

- 1 Fill in your Group ID #
- 2 Enter your personal information
- 3 Answer the health questions
- 4 Electronically sign your name and click 'Submit'

## Guardian receives the completed EOI form in minutes!

- 1 Guardian's Medical Underwriting Team moves through the EOI process and will contact you with any questions.
- 2 We will send you a letter in the mail regarding the status of your request for coverage.
- 3 We will notify your employer of the outcome of your request only if your coverage amount is changed.

**If you have questions about the process or if you need to provide evidence of insurability, please contact your Plan Administrator.**