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Greetings! This Benefits Guide has been designed to introduce you to the Guardian benefits plan provided by your employer.

On the last page you will find some important contact information. We hope that this will make it easier for you to use your benefits when they become effective.

The guide that follows summarizes the major features of the Guardian coverages for which you may be eligible:

- Basic Life/AD&D Insurance
- Optional Life Insurance

Ensuring your satisfaction is our most important goal. If you need any information or assistance with your benefits, please call your Employer.

We are pleased to have this opportunity to serve you. We look forward to serving your coverage needs for many years to come.

basic life/add insurance

WHAT ARE MY BASIC LIFE/AD&D BENEFITS?

	Basic Term Life Benefit and AD&D
Insurance Amount Plan A	\$20,000.00
	Basic Term Life Benefit and AD&D
Insurance Amount Plan B	A multiple of your annual salary rounded up to the next higher \$1,000.00 increment with a minimum amount of \$5,000.00 to a maximum of \$50,000.00
	Basic Term Life Benefit and AD&D
Insurance Amount Plan C	A flat amount of basic term life and AD&D in increments of \$1,000.00 with a minimum amount of \$5,000.00 to a maximum of \$50,000.00 as selected by your Employer
	Basic Term Life Benefit and AD&D
Insurance Amount Plan D	A Benefit amount determined by Occupation (Classes) increments of \$1,000.00 with a minimum amount of \$5,000.00 to a maximum of \$50,000.00
	Basic Term Life Benefit and AD&D
Insurance Amount Plan E	\$15,000.00
	Optional Benefits
Supplemental Life	Age rated flat amount of voluntary term life insurance in increments of \$1,000.00 with a minimum amount of \$5,000.00 to a maximum of \$500,000.00

WILL INSURANCE AMOUNTS BE REDUCED BASED ON AGE?

- Your Basic Life and AD&D insurance amounts, as described above, will each be reduced by 35% when you reach age 65, and by 50% at age 70.
- If you have already reached a reduction age when your insurance starts, your initial Life and AD&D insurance amounts will be reduced by the percentages specified for that age.

ARE THERE ANY ADDITIONAL BASIC TERM LIFE BENEFITS?

- If your employment ends, or if your eligibility for basic term life insurance ends, you will be able to convert this group policy to an individual policy.
- Extended basic life benefits are available if you become disabled. (Extended benefits are not available for AD&D coverage.)

- If you become totally disabled while your basic life insurance is in force, you may apply for a one-year extension of this insurance at no cost. Your age at the time of disability may affect your eligibility for this extension of benefits. Please refer to this plan's booklet or call Member Services for details.
- If you become permanently and totally disabled, you may apply annually for additional one-year no-cost extensions.
- An accelerated life benefit is available. You may elect to receive up to 50% of the insurance amount described above, to a maximum of \$100,000.00, if you become terminally ill.
- The accelerated life benefit amount that you select must be a minimum of \$10,000.00, or 50% of the insurance amount described above, whichever is less.
- For complete details on these additional benefits, please refer to the booklet which your Employer can provide.

WHAT ISN'T COVERED UNDER BASIC AD&D?

Here are some of the most common situations where AD&D benefits will not be paid. For complete details, please refer to the booklet which your employer can provide.

- Any loss caused, directly or indirectly, by intentional self-injury, attempted suicide, suicide, disease, treatment of disease, or infections not related to an accidental wound.
- Any loss caused, directly or indirectly, by taking part in a riot or civil disorder, felony or attempted felony, by use of a non-prescribed controlled substance, or by legal intoxication while driving.
- Any loss caused, directly or indirectly, by travel on any aircraft if you have any duties on that aircraft, by acts of war, or while you are a member of any armed force.

optional life insurance

WILL OPTIONAL LIFE INSURANCE AMOUNTS BE REDUCED BASED ON AGE?

- Your Optional Life insurance amount, as described above, will be reduced by 35% when you reach age 65, but not to less than \$1,000.00.
- Your Optional Life insurance amount, as described above, will further be reduced by 50% when you reach age 70, but not to less than \$1,000.00.
- If you have already reached a reduction age when your insurance starts, your initial Optional Life insurance amount will be reduced by the percentage and subject to the minimum amount specified for that age.

ARE THERE ANY ADDITIONAL OPTIONAL TERM LIFE BENEFITS?

- If your employment ends, or if your eligibility for Optional Term Life Insurance ends, you will be able to convert this Group policy to an individual policy.
- Extended Optional Life benefits are available if you become disabled. (Extended benefits are not available for AD&D coverage.)
- If you become totally disabled while your Optional Life insurance is in force, you may apply for a one-year extension of this insurance at no cost. Your age at the time of disability may affect your eligibility for this extension of benefits. Please refer to this plan's booklet or call Member Services for details.
- If you become permanently and totally disabled, you may apply annually for additional one-year no-cost extensions.
- An Accelerated Life Benefit is available. You may elect to receive up to 50% of the insurance amount described above, to a maximum of \$100,000.00, if you become terminally ill.
- The Accelerated Life Benefit amount that you select must be a minimum of \$10,000.00, or 50% of the insurance amount described above, whichever is less.
- For complete details on these additional benefits, please refer to the booklet which your Employer can provide.

ARE OPTIONAL LIFE INSURANCE BENEFITS AVAILABLE FOR MY SPOUSE AND CHILDREN?

	Optional Dependent Spouse Term Life Benefits
Plan A	\$7,500.00

	Minimum Age	Optional Child Term Life Benefit Maximum Age	Insurance Amount
Plan A	At least 14 days	Less than 6 months	\$500.00
	At least 6 months	Less than 19 years	\$5,000.00
	At least 19 years	Less than 23 years if a full-time student	\$5,000.00

HOW DOES ONE FILE A CLAIM?

- To obtain claim forms, please contact your Employer.
- Subject to the terms of this plan, we'll pay this insurance as soon as we receive written proof of death which is acceptable to us. This should be sent to us as soon as possible. The completed claim form, and any applicable documentation, should be sent to:

PCI Insurance, Inc.
Group Life Claims
417 Walnut Street
Harrisburg, PA 17101

FURTHER QUESTIONS?

- If you have any questions regarding your insurance coverage, please see your Employer who will contact PCI Insurance, Inc., if necessary.
- For general questions, contact Guardian at the number below:
1-800-525-4542
8:00 a.m. - 4:30 p.m.
Eastern Time