

LIFE INSURANCE OVERVIEW

A wide range of plans to suit unique coverage needs

	BASIC LIFE	VOLUNTARY TERM LIFE
	The simplest form of life insurance, Basic Term Life is usually paid for by the employer.	Voluntary Term Life allows employees to choose higher levels of coverage and is paid by the employee.
Employee Benefit	Flat option or times salary.	Increments, flat option or times salary.
Dependent Coverage (Optional)	Dependent coverage is available.	Dependent coverage is available.
Waiver of Premiums (Optional)	If an employee becomes totally disabled before age 60, his or her insurance continues in force without further payment of premium (if conditions are met). Interim Term Insurance is a cost saving feature that allows a disabled employee to convert to a less expensive interim Term Life product while pending waiver approval.	
LifeAssistSM (Optional)	Income benefit designed to provide additional financial security for an ADL disabled employee. The benefit equals 1% of the employee's Life benefit to a maximum of \$2,000. Benefits are paid to the lesser of 100 months or to when waiver of premium ends.	
Portability (Optional)	Allows employees who to maintain their group policy even if they leave the company. Option available with or without Evidence of Insurability.	
Conversion	Allows insured's to convert their group term coverage to a permanent whole life policy without supplying Evidence of Insurability. State law may affect policy type and amount.	
Accelerated Life Benefit (Optional)	An employee diagnosed with a terminal medical condition may apply for the Accelerated Life Benefit. If approved, we will accelerate the eligible death proceeds.	
Benefit Reductions	Will Apply	
Additional Life Features	<ul style="list-style-type: none"> • Generous Guaranteed Issue amounts for employees. Available on groups with 2+ employees for Basic Life and 10+ employees on Voluntary Life. • Voluntary Life Re-enrollment Option allows employees to incrementally increase their coverage to protect against inflation. The increase can be either automatic coverage adjustments or annual adjustments. • Will Prep* Services provide free life planning documents, access to estate planners and a resource library, and are automatically included with every voluntary life case. 	

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

AD&D insurance helps protect against the loss of life or certain bodily injuries resulting from covered accidents. This coverage can be employer-paid or voluntary. Choice of Standard or Enhanced AD&D coverage.

Employee Benefit	Increments, flat option or times salary.
Dependent Coverage	Dependent coverage is available.
Benefit Reductions	Will Apply
Additional Enhanced AD&D Features	<ul style="list-style-type: none"> • Child Education Benefit – Eligible dependents, maximum eight college terms; • Education & Retraining Benefit – Spouse may qualify for part or full-time post secondary education; • Seatbelt & Airbag Benefit – Increased benefit included if loss occurs due to an automobile accident while properly wearing a seatbelt and/or automobile equipped with an airbag; • Day Care Expense – Lesser of actual expense or \$10,000 annually, up to 4 years; • Repatriation – Up to \$5,000 for the preparation and transportation of the deceased.

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Additional Value Added Features**

- **Protection Far from home – TravelAid** services can be added to our basic and/or voluntary life coverage to protect employees if a sudden illness or security incident occurs while they are away from home.
- **Helping to achieve balance – WorkLifeMatters** Employee Assistance Program provides employers, employees and their families' guidance on matters ranging from personal issues to financial and legal matters. Employers can monitor program's success through utilization reports.
- **Managing Employee Leaves – Working with FMLASource®**, we are able to deliver expert, streamlined support that can alleviate the burden of administrating the following leaves: Federal and State Related Regulations, Jury Duty and Military Leave for Service Personnel.

*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.

** For Value Adds:

- WorkLifeMatters Program services are provided by Integrated Behavioral Health, Inc. and its contractors.
- TravelAid services are provided by Integrated Behavioral Health, Inc., and Medex. The Guardian Life Insurance Company of America (Guardian) does not provide any part of TravelAid services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. Guardian and IBH reserve the right to discontinue TravelAid at any time.
- FMLA services are provided by FMLASource®, Inc., an affiliate of ComPsych® Corporation

Important Information about Life 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. A person is ADL-disabled if he or she is (a) physically unable to perform two or more ADLs without continuous physical assistance; or (b) cognitively impaired, and requires verbal cueing to protect himself/herself or others. ADLs are bathing, dressing, toileting, transferring, continence, and eating. *Accelerated Life Benefit* is not paid to an employee under the following circumstances: one who is required by law to use the benefit to pay creditors; is required by court order to pay the benefit to another person; is required by a government agency to use the payment to receive a government benefit; or loses his or her group coverage before an accelerated benefit is paid. Contract # GP-1-R-LB-90, GP-1-R-EOPT-96 Basic Life 2-9 lives and Voluntary Life 10+ lives the guarantee Issue amount applies for ages less than 65, reduced amount for employees 65+ and Ages 70 and older, late entrants and/or benefit increases require underwriting approval.

Voluntary Life Only: 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.

For AD&D Only: 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-1-R-ADCL1-00 et al

The Guardian Life Insurance Company of America, New York, New York 10004

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