

Basic Term Life

BENEFITS

	All Eligible Employees	
Employee Benefit	\$25,000	
Employee AD&D	100% of Life Benefit to a maximum of \$25,000	
Accelerated Life	75% of the death benefit, Minimum: \$10,000, Maximum: \$250,000	
Waiver of Premium	If disabled, insurance will continue until age 65 or no longer disabled.	
Portability	Included with Evidence of Insurability	
Seatbelt/Airbag	Employee: \$10,000/\$15,000	
Conversion	Included	
Benefit Reduction (of original amount)	Age	Reduction
	65	35%
	70	60%
	75	75%
	80	85%

PLAN HIGHLIGHTS

We provide companies with plans and options that give employees and their families the right level of protection at the right price - protection that will help care for their families in the most difficult of circumstances.

Standard AD&D helps employees with the unexpected accidents/injuries and includes Seatbelt/Airbag and Exposure Disappearance.

IMPORTANT NOTES

Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms. State specific requirements may apply.

- **Waiver:** Insured must be totally disabled prior to age 60 and remain totally disabled through an elimination period of 6 months.
- Portability ceases on attainment of age 70.
- Seatbelt/Airbag benefit will be limited to \$30,000 for combined Life and AD&D amounts.

SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

Life Plan

- In order to be eligible for coverage: Employees must be legally working: (a) in the United States or (b) outside the United States, for a US based employer, in a country or region approved by Guardian.
- Employees must be working full-time on the effective date of coverage; otherwise, coverage becomes effective after the completion of the specific waiting period GC-Life-15-1.0 (Life 2016).
- Evidence of Insurability is required for all late enrollees. Benefit increases may require underwriting.

Accidental Death and Dismemberment Plan

- We pay no Accidental Death and Dismemberment benefits for an insured where death or dismemberment occurs as the result of a disease or a bodily infirmity; through willful self-injury; by declared or undeclared war, act of war, armed aggression, or while a member of armed forces; while driving a motor vehicle unlicensed, or with a license that has been revoked, suspended or expired for more than 90 days; while legally intoxicated; while participating in civil disorder or committing a felony; traveling on any type of aircraft while having any duties on that aircraft; while voluntarily using a non prescription controlled substance GC-ADD-15-1.0 (ADD 2016).
- Guardian Group Basic Term Life Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY and will not be effective until approved by a Guardian underwriter. Optional riders and/or features may incur additional costs. This proposal is subject to satisfactory financial evaluation. #88048 (Exp 11/21). Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage.