



## Keep your family and finances safe with Life Insurance.

Your life is about those you love and protect. We all want to live a long and happy life but life can be unpredictable, and few things in life are guaranteed. However, when you have life insurance for you and those who depend on you, you can help by providing financial protection for your family.

Life insurance is not just about final expenses. Depending on your situation, it could take years to financially recover from the loss of an income earner. Life insurance can ease the burden of covering expenses such as:

- Mortgage / rent
- Auto payments
- Legal or medical fees
- Childcare assistance
- Education / college tuition
- Outstanding debts

### Why enroll for Life Insurance at work

Taking advantage of your benefits at work is a smart and affordable way to get the financial protection you want for you and your family. As your life changes, so should your life insurance coverage. You should review your options each year and consider increasing your coverage if you get married, have a child, or purchase a home.

### How it works

Your company's plan may come with features and benefits that you can use during your lifetime. Take a few minutes to review your plan details and determine how much life insurance you need, and what plan features can help you life better today.

### How much do you need?

A general guideline is to have a policy equal to five to seven times your annual salary:



X



=



5 to 7 years

Annual  
Salary

Policy  
Amount

### It's never been easier to get the protection you want:

- Simple enrollment and affordable group coverage
- Available for spouse and children\*
- Convenient payroll deductions

### Group Plan #s:

538250 (Basic Life)

538205 (Voluntary Life)

### Can I take my coverage with me if I retire or leave the company?

Yes, you may continue your coverage through direct payment to Guardian.

### Am I eligible?

You are eligible if you are an active full-time employee who works at least 20 hours per week on a regularly scheduled basis. You must be actively at work with your employer on the day your coverage takes effect.

### Does my coverage continue if I become disabled?

If you become totally disabled prior to age 60 and your disability lasts for at least 6 months, you may apply to Guardian to waive your voluntary life premiums.

**Guardian's Voluntary Life Members have access to Free WillPrep Services Online!**

**New Hires:** You are eligible to enroll within 30 days of your Date of Hire.

**Existing Employees:** You will be eligible to enroll or make changes at the next scheduled Open Enrollment for Voluntary Life, held during May 2019 and effective on July 1, 2019



\*Availability will vary based on employer-sponsored plan. See your specific plan for details. Guardian Group Life Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Life Contract# GP-I-R-LB-90, GP-I-R-EOPT-96 Voluntary Life Contract #GP-I-R-ADCLI-00 et al.



## Basic Life Insurance is provided by your employer at no cost to you.

Basic Life and AD&D	Employee Coverage*
Employee Benefit	2.5 times Annual Earnings up to \$200,000
Enhanced AD&D	Same Volume as Basic Life for Accidental Death; Enhanced Benefits Included with Full Schedule of Dismemberment Benefits
Guarantee Issue	All Amounts Guaranteed
Age Reductions	35% at Age 65; 60% at Age 70, 75% at Age 75, 85% at Age 80
Conversion Privileges	Included, No Evidence of Insurability Required
Accelerated Life Benefit	Terminally Ill (12 Months) Prior to Age 60, 80% of Basic Life Benefit
Waiver of Premium	Coverage Continues to SSNRA if Totally Disabled Prior to Age 60; 6 Month Waiting Period

Voluntary Life and AD&D	Employee Coverage*
Employee Benefit Coverage Options	\$25,000 or \$50,000 or \$75,000 or \$100,000 or \$150,000
Enhanced AD&D	Same Volume as Voluntary Life; Enhanced Benefits Included
Spouse Benefit	\$25,000
Child(ren) Benefit	\$10,000 (Birth to Age 26)
Guarantee Issue: Employee Spouse Child(ren)	\$150,000 \$25,000 \$10,000
Future Enrollment	If you waive Voluntary Life coverage when it is originally offered to you and later decide to elect it, then you will have to satisfy evidence of insurability.
Accelerated Life Benefit	Terminally Ill (12 Months) Prior to Age 60 80% of Basic Life Benefit
Waiver of Premium	Coverage Continues to SSNRA if Totally Disabled Prior to Age 60; 6 Month Waiting Period
Suicide Exclusion	First 2 Years; Full Continuity of Coverage If Transferred from Another Carrier
Seatbelt/Airbag Benefit	\$10,000/\$15,000 for Employee and \$5,000/\$7,500 for Dependent
Benefit Reductions	35% at Age 65; 60% at Age 70, 75% at Age 75, 85% at Age 80
Portability and Conversion	Included, No Evidence of Insurability Required; Ported Coverage Terms at 70 Included, No Evidence of Insurability Required

\*The services, exclusions, and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. 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 employer-sponsored plan.

A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS • 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 U.S. based employer, in a country or region approved by Guardian. • 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. • Employees must be working full-time on the effective date of coverage; otherwise, coverage becomes effective after the completion of the specific waiting period. • Evidence of insurability is required for all late enrollees. Benefit increases may require underwriting. • This proposal is subject to satisfactory financial evaluation. • Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage. • 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. • 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. • Employees must be working full-time on the effective date of your coverage; otherwise, coverage becomes effective after the completion of the specific waiting period. • Evidence of Insurability is required for all late enrollees. Benefit increases will require underwriting. • We pay no Accidental Death benefits for an insured where death occurs as the result of a disease or a bodily infirmity. These exclusions may include but are not limited to the following: through willful self-injury; by declared or undeclared war, act of war, armed aggression, or while a member of armed forces; may vary by state while driving motor vehicle without a current, valid driver's license; 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. • Policy Form #GP-I-GPL14

## Cost Illustration Table – Monthly Payroll Deductions

Employee Voluntary Life and AD&D Election Choices & Monthly Premiums					
Age Bracket	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
< 30	\$2.00	\$4.00	\$6.00	\$8.00	\$12.00
30 - 34	\$2.25	\$4.50	\$6.75	\$9.00	\$13.50
35 - 39	\$2.75	\$5.50	\$8.25	\$11.00	\$16.50
40 - 44	\$4.00	\$8.00	\$12.00	\$16.00	\$24.00
45 - 49	\$6.25	\$12.50	\$18.75	\$25.00	\$37.50
50 - 54	\$9.50	\$19.00	\$28.50	\$38.00	\$57.00
55 - 59	\$14.25	\$28.50	\$42.75	\$57.00	\$85.50
60 - 64	\$19.75	\$39.50	\$59.25	\$79.00	\$118.50
Age Bracket	\$16,250	\$32,500	\$48,750	\$65,000	\$97,500
65 – 69*	\$18.69	\$37.38	\$56.06	\$74.75	\$112.13
Age Bracket	\$10,000	\$20,000	\$30,000	\$40,000	\$60,000
70-74*	\$20.20	\$40.40	\$60.60	\$80.80	\$121.20
Age Bracket	\$6,250	\$12,500	\$18,750	\$25,000	\$37,500
75-79*	\$12.63	\$25.25	\$37.88	\$50.50	\$75.75

\* Age Reductions to covered volume have been applied to these age brackets; monthly premiums based on reduced volume

Spouse Voluntary Life and AD&D: Monthly Premiums		Child(ren) Voluntary Life and AD&D: Monthly Premiums	
Age Bracket	\$25,000	\$10,000	
< 30	\$2.00	\$1.00	
30 - 34	\$2.25		
35 - 39	\$2.75		
40 - 44	\$4.00		
45 - 49	\$6.25		
50 - 54	\$9.50		
55 – 59	\$14.25		
60 – 64	\$19.75		
65 – 69	\$28.75		
70 – 74	\$50.50		
75 – 79	\$12.63		

### Enrollment Information:

Employees must purchase Voluntary Life and AD&D coverage for themselves in order to purchase Voluntary Life coverage for their Spouse and/or Child(ren).

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