

EverGuard

Basic Protection from Guardian The Package You Need From a Provider You Can Trust

Now there is an easy and affordable way to protect you and your family. Guardian's voluntary package provides the following coverage:

- \$25,000 of Term Life Insurance
- \$75,000 of AD&D
- \$1,000 per month of Disability Income*

Term Life Insurance - Available to all full-time, active employees. Benefits include a Seatbelt and Airbag Supplement, and a Conversion feature. Benefits are reduced 35% upon attainment of age 65 and an additional 25% of the original amount upon attainment of age 70.

Accidental Death & Dismemberment - We will pay the AD&D amount above for loss of life resulting from a covered accident and a percentage of that amount for other losses such as loss of hearing or loss of limb. Benefit amounts vary based on loss.

Disability Income Protection - A \$1,000 maximum monthly benefit will be paid to those employees disabled on or off the job. Payments begin after satisfying a 30 day elimination period for accidents and a 90 day elimination period for sickness related disabilities. During the first 24 months, benefits are paid to those employees disabled from their own occupation.* After benefits have been paid for 24 months, benefits will continue if the employee is deemed critically disabled. An employee is considered critically disabled if unable to perform 2 or more activities of daily living or is cognitively impaired.

How much does this cost?

<i>Employee Age</i>	<i>Monthly Premium</i>
18 - 39	\$10.00
40 - 54	\$22.50
55 +	\$45.00

The maximum benefit of \$1000 per month is paid if the employee's covered salary is greater than \$18,000 per year. For salaries under \$18,000 per year, a monthly benefit of 66 2/3% of monthly covered salary is paid.

Important Information: We pay no benefits if the insured's death is due to suicide within two years from the insured's original effective date. We pay no benefits for the insured where death or dismemberment occurs while driving an automobile legally intoxicated; while voluntarily using a non-prescription substance; through intentional self-injury; while participating in a civil disorder or committing a felony; while the member of a flight crew or a trainee in an aircraft; by declared or undeclared war or act of war or armed aggression; while a member of any armed force; or as the result of a disease or a bodily infirmity. GP-1-R-ADCL1-00. We do not pay benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces); committing a felony or taking part in any riot or other civil disorder; or intentionally injuring themselves or attempting suicide while sane or insane. We do not pay benefits during any period in which a covered person is confined to a correctional facility, an employee is not under the care of a doctor, and the employee's loss of earnings is not solely due to disability. This policy does not provide "basic hospital," "basic medical," or "major medical" insurance as defined by the New York State Insurance Department. If the plan is new (not transferred): This LTD plan does not pay charges relating to a preexisting condition. A pre-existing condition includes pregnancy and any condition for which an employee consults with a physician, receives treatment or takes prescribed drugs. Please refer to plan documents for specific time periods. A person is ADL disabled if he or she is: (a) physically unable to perform 2 or more Activities of Daily Living (ADL) without continuous physical assistance; or (b) cognitively impaired, and requires verbal cueing to protect himself/herself or others. ADL's are bathing, dressing, toileting, transferring, continence and eating. Contract #'s GP-1-LTD2K-1.0 et al

Basic Protection from Guardian

The Voluntary Package employees need - from a provider you can trust

Term Life

Coverage Amount	\$25,000 of Term Life insurance on eligible employees. Amount is reduced by 35% upon attainment of age 65 and an additional 25% of the original amount upon attainment of age 70.
Seatbelt and Airbag Supplement	Benefit amounts will be increased if death is a direct result of an automobile accident a) \$10,000 for employee if properly wearing a seatbelt b) \$15,000 for employee while properly wearing a seatbelt and sitting in a seat with a properly functioning airbag.
Conversion Feature	Allows qualified terminated employees to convert group coverage to a permanent whole life policy.

Accidental Death & Dismemberment

Provides an employee benefit of \$75,000 in the event of an accidental death or defined loss.

Long Term Disability

Covered Disabilities	Accidents and Sicknesses, Disabilities incurred on and off the job, Maternity, Mental and emotional disorders/alcohol and drug abuse (limitations apply)
Definition of Disability	Two year own occupation/ADL disabled thereafter ¹ , with Zero Day Residual benefit
Monthly Benefit	66 2/3% of an employees salary to a monthly maximum of \$1,000
Minimum Monthly Benefit	\$50/month
Elimination Period	30 day accident/ 90 day sickness
Duration of Benefits	To age 65
Covered Earnings	Standard Including Bonuses and Commissions
Income With Which This Plan Integrates	Payments are directly reduced by any Social Security disability benefits paid to the employee and his or her family. We also integrate disability benefits with other forms of income the employee receives or is eligible to receive.
Pre-Existing Condition Limit	12 months prior/12 months insured exclusion period, continuity of coverage

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