

Employer Paid Basic Life, AD&D, Long Term Disability Benefits & Voluntary Term Life

Customer Service: (800) 541-7846

**Websites: www.guardianlife.com
www.guardiananytime.com**

Group Number: G-429698



BASIC LIFE/ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Basic Life/AD&D insurance is a provided benefit at no cost to you. We have moved the coverage to Guardian. The coverage amount is \$15,000 for basic life. Coverage is effective on the first day of the month following your date of hire.

AD&D insurance pays an additional amount based on a specific list of losses such as loss of life, limb, or sight due to an accident.

Please remember to contact the Office of Human Resources when you need to update your life beneficiary.

VOLUNTARY TERM LIFE AND AD&D INSURANCE

This benefit from Guardian is for coverage paid 100% by you on an after-tax payroll deduction basis. Coverage may be elected when you complete the eligibility waiting period after being employed or at annual open enrollment.

You may purchase coverage in \$10,000 increments up to \$600,000 or seven times your salary, whichever is less. Your spouse's maximum is in increments of \$10,000 up to \$250,000 or 100% your amount whichever is less. The maximum for child(ren) is in increments of \$2,500 up to \$25,000 or 100% of the employee's amount, whichever is less. Spouse and child coverage can only be purchased if the employee has elected coverage. The spouses coverage terminates at age 70 and dependents can be covered to age 26.

The guaranteed issue amount for employees is \$200,000; for spouses \$50,000; for child(ren) \$25,000. Amounts in excess of the guaranteed issue require medical underwriting.

All life insurance amounts are subject to age reductions. Please see the plan document for details. If initial offer of coverage is declined an evidence of insurability form must be submitted in order to obtain coverage.

Currently enrolled employees may elect an additional \$50,000 up to the guaranteed issue amount at open enrollment without completing an evidence of insurability form.

LONG-TERM DISABILITY INSURANCE

Long-Term Disability (LTD) coverage can protect your income in case of a long-term injury or illness. This coverage is provided by Guardian. This is provided at no cost to you.

Your LTD benefit cannot exceed 60% of your pre-disability earnings not to exceed a pre-determined monthly amount. LTD benefits start after you have been deemed disabled for 90 days and may continue until you return to work, retire (up to age 65 or social security normal retirement age depending on the date of disability), or death subject to contract provisions.

