

Guardian®

in  
sync

Life

## What Your Benefits Cover

Active Employees	Basic Life	Voluntary Term Life
Employee Benefit	Your employer provides \$50,000 Basic Term Life coverage for all full time insured employees.	You may elect one of the following benefit options: \$50,000, \$100,000 and \$150,000.
Accidental Death and Dismemberment	Your Basic Life coverage includes Accidental Death and Dismemberment coverage equal to one times the employee's life benefits.	Not available
Spouse/Domestic Partner Benefit	Your insured spouse/domestic partner is eligible for coverage in the amount of \$5,500.	\$15,000 to a maximum of \$50,000. Spouse coverage terminates at age 70.
Child Benefit	Your insured dependent children ages birth to 6 months: \$550.00. At least 6 months to age 26 are eligible for coverage in the amount of \$5,500.	Your insured dependent children ages birth to 14 days: \$500.00. Dependents who are at least 14 days to age 26 are eligible for coverage in the amount of \$10,000.
Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period.	Underwriting may be required, depending on amount and/or age.	We Guarantee Issue coverage up to \$150,000 per employee, \$50,000 for a spouse and \$10,000 for dependent children.
Premiums	Covered by your company if you meet eligibility requirements	Increase on plan anniversary after you enter the next five year age group.  Spouse premium is based on the employee's age.
Portability: Allows you to take your coverage with you in you terminate employment	Yes, with age and other restrictions	Yes, with age and other restrictions
Conversion: Allows you to continue your coverage after your group plan has terminated.	Yes, with restrictions; see certificate of benefits	Yes, with restrictions; see certificate of benefits



GuardianAnytime.com



The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004. GUARDIAN® and the GUARDIAN G® logo are registered service marks of The Guardian Life Insurance Company of America and are used with express permission.

# What Your Benefits Cover

Active Employees	Basic Life	Voluntary Term Life
Benefit Reductions: Benefits are reduced by a certain percentage as an employee ages	30% at age 65, 50% at age 70 and 70% at age 75	30% at age 65, 50% at age 70 and 70% at age 75

**LIFE AND AD&D COVERAGE:**

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. Evidence of Insurability is required on all late enrollees. This coverage will not be effective until approved by a Guardian underwriter. This proposal is hedged subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description.

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.

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.

**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. Late entrants and benefit increases require underwriting approval.

GP-1-R-LB-90, GP-1-R-EOPT-96

Guarantee Issue/Conditional Issue amounts may vary based on age and case size. See your Plan Administrator for details. Late entrants and benefit increases require underwriting approval.

This handout is for administrative purposes only. Your benefits booklet will show exactly what is covered and/or excluded under your plan. If there is a discrepancy between this Benefit Summary and your benefit booklet, the benefit booklet prevails. Your benefit booklet can be obtained at: ????



GuardianAnytime.com



The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004. GUARDIAN® and the GUARDIAN G® logo are registered service marks of The Guardian Life Insurance Company of America and are used with express permission.