

PERSONALIZED BENEFITS 2027



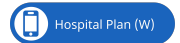
Accident Coverage



Critical Illness Coverage



Hospital Coverage



Identity Theft Protection



Legal Insurance



Nationwide®

Pet Insurance



Allstate
BENEFITS

Whole Life Insurance w/ Long Term Care

Discount Marketplace Website

guaranteed **Rate**®

Platinum
Mortgage Program



Supplemental Health Benefits

Life doesn't announce surprises, so by signing up for personalized supplemental health benefits, you can help cover unexpected expenses. These benefits can provide you and your family with the coverage and additional financial protection you may need for expenses associated with an unplanned covered accident, illness or hospitalization. They can help you bounce back physically, emotionally, and financially.

Key Features to Consider:

- ▶ **Cash Benefit paid directly to you:** No copays, deductibles, coinsurance, or network requirements.
- ▶ **Use the money however you want:** Pay for medical copays and deductibles, travel to see a specialist, child care, help around the house, alternative treatments and more, it is up to you.
- ▶ **Cost effective:** By signing up through your employer, you get coverage at a low group rate and coverage is guaranteed issue, regardless of your medical history. These plans are portable at the same costs and coverages.



See The Value
Even with medical coverage you may still have out-of-pocket medical costs, such as deductibles, copay's and coinsurance, as well as indirect living expenses.

Accident Insurance:

Accident insurance pays a fixed cash benefit directly to you when you have a covered accident-related injury, like a sprain or bone fracture.

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Accident Plan (W)

Examples of covered expenses include:

- ▶ Doctor's office visits
- ▶ Rehab treatment
- ▶ Physical therapy sessions
- ▶ Diagnostic exams

Critical Illness Insurance:

Critical illness insurance provides a fixed, lump-sum cash benefit directly to you when you are diagnosed with a covered health condition such as a heart attack or stroke. You can use this benefit however you like, including to help pay for: Increased living expenses, travel expenses, prescriptions, treatments.

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Critical Illness Plan

Hospital Indemnity Insurance:

When you or a dependent need to be hospitalized, your family deserves to focus on their well-being, not the stress of a stint at the hospital, which can cost an average of \$3,025 per inpatient day.* Hospital indemnity pays a fixed cash benefit directly to you when you experience: Hospital admissions, hospital stays (such as childbirth, Intensive care unit stays

Scan for Video



Hospital Plan (W)

Accident Insurance in Practice

Situation	Alan broke his leg in a bike accident.
Covered Benefits	▶ Doctor's office visits ▶ Diagnostic exams ▶ Broken leg rehab treatment ▶ Physical therapy sessions
Total Benefits Paid Directly to Employee	\$4,250

Critical Illness Insurance in Practice

Situation	Brittney had a heart attack while raking.
Covered Benefits	▶ Heart attack diagnosis
Total Benefits Paid Directly to Employee	\$15,000

Hospital Indemnity Insurance in Practice

Situation	Craig was hospitalized following a car accident.
Covered Benefits	▶ Hospital admission ▶ Hospital stay ▶ Intensive care unit stay
Total Benefits Paid Directly to Employee	\$2,250

Please note the above are only examples **and** are provided for illustrative purposes only. Refer to your Personalized Benefits Guide for more details on your coverage, election options, and rates.



GUARDIAN GROUP ACCIDENT INSURANCE

	BENEFIT AMOUNT	
Wellness Benefit	\$75	
Hospital Admission	\$3,000	
Hospital Confinement (365 days)	\$750 per day	
Hospital ICU Admission	\$6,000	
Hospital ICU Confinement (15 days)	\$1,500 per day	
Emergency Room Treatment	\$500	
Initial Doctor's Office / Urgent Care Facility Treatment	\$400	
X-Ray	\$300	
Diagnostic Exam (Major)	\$750	
Ground Ambulance	\$600	
Air Ambulance	\$3,000	
Doctor Follow Up Visits (6 visits)	\$200	
Outpatient Therapies (10 visits)	\$200 per day	
Chiropractic Visits (6 visits)	\$200 per visit	
Rehabilitation Unit (15 days)	\$400 per day	
Child Organized Sport	25% increase to child benefits	
Fractures	Closed	Open
Skull Depressed	\$4,500	\$9,000
Skull NonDepressed	\$2,100	\$4,200
Hip / Thigh / Femur	\$6,000	\$12,000
Vertebrae, Body of (non Vert processes)	\$5,400	\$10,800
Pelvis	\$4,800	\$9,600
Leg	\$3,600	\$7,200
Face / Nose Bones	\$1,800	\$3,600
Upper Jaw (Maxilla)	\$2,100	\$4,200
Upper arm (Humerous)	\$2,100	\$4,200
Lower Jaw (Mandible)	\$2,400	\$4,800
Shoulder Blade	\$2,400	\$4,800

GUARDIAN GROUP ACCIDENT INSURANCE

	BENEFIT AMOUNT	
Vertebral Process	\$1,200	\$2,400
Forearm	\$3,000	\$6,000
Kneecap	\$2,400	\$4,800
Foot (except toes)	\$2,400	\$4,800
Ankle	\$2,400	\$4,800
Rib	\$480	\$960
Coccyx	\$480	\$960
Finger / Toe	\$480	\$960
Dislocations	Closed	Open
Hip	\$6,000	\$12,000
Knee	\$3,900	\$7,800
Shoulder	\$3,000	\$6,000
Collar Bone (Sternoclavicular)	\$1,200	\$2,400
Collar Bone (Acromioclavicular)	\$240	\$480
Ankle / Foot	\$2,400	\$4,800
Lower Jaw	\$1,800	\$3,600
Wrist / Elbow	\$1,500	\$3,000
Toes / Finger	\$480	\$960
Hand Bones	\$2,100	\$4,200
Transportation (3 times per accident)	\$0.50 per mile, limited to \$1,400 / round trip	
Lodging (30 days for companion hotel stay)	\$400 per day	
Family Care (30 days)	\$100 per day	
Surgery (Cranial, Open Abdominal, Thoracic)	up to \$4,500 / Hernia: \$900	
Surgery - Exploratory or Arthroscopic	\$1,500	
Ruptured Disc with Surgical Repair	\$2,500	
Tendon / Ligament / Rotator Cuff	1: \$2,250; 2 or more: \$4,500	
Joint Replacement (hip / knee / shoulder)	\$10,000 / \$5,000 / \$5,000	
Knee Cartilage	\$2,500	

GUARDIAN GROUP ACCIDENT INSURANCE

	BENEFIT AMOUNT
Laceration	up to \$1,500
Eye Injury	\$1,000
Burns (2nd Degree / 3rd Degree)	9 sq inch to 18 sq inch: \$0 / \$6,700 18 sq inch to 35 sq inch: \$3,400 / \$13,400 Over 35 sq inch: \$10,000 / \$40,000
Burn - Skin Graft	50% of burn benefit
Emergency Dental Work	\$700 Crown / \$175 Extraction
Epidural Anesthesia Pain Management (2 per accident)	\$300
Concussion Baseline Study	\$90
Concussion	\$500
Coma	\$40,000
Gun Shot Wound	\$3,000
Post-Traumatic Stress Disorder	\$1,000
Medical Appliances	up to \$1,000
Prosthetic Device / Artificial Limb	1: \$2,500; 2 or more: \$5,000
Blood, plasma, platelets	\$950
Accidental Death and Dismemberment	
Death Benefit (Employee / Spouse / Child)	\$20,000 / \$10,000 / \$5,000
Common Carrier	200% of AD&D
Common Disaster (of Spouse AD&D benefit)	200% of AD&D
Catastrophic Loss	
Quadriplegia	100% of AD&D
Loss of Speech and Hearing (both ears)	100% of AD&D
Loss of Cognitive Function	100% of AD&D
Hemiplegia	50% of AD&D
Paraplegia	50% of AD&D



GUARDIAN GROUP ACCIDENT INSURANCE

	BENEFIT AMOUNT
Dismemberment	
Hand, Foot, Sight	Single: 50% of AD&D Multiple: 100% of AD&D
Thumb/Index Finger	
Same Hand, Four Fingers	
Same Hand, All Toes	25% of AD&D
Same Foot	
Seatbelts and Airbags	Seatbelts: \$10,000 or Seatbelts & Airbags: \$15,000
Reasonable Accommodation to Home or Vehicle	\$2,500

*Plan limitations and exclusions due apply, See full plan summaries for more details



GUARDIAN GROUP ACCIDENT INSURANCE

Monthly Premiums

Employee Only	\$13.81
Employee & Spouse	\$19.43
Employee & Children	\$20.29
Family	\$25.91

Benefits At A Glance

Emergency Room Treatment	\$500
Initial Doctor's Office / Urgent Care Facility	\$400
Doctor Follow Up	\$200
Outpatient Therapies	\$200
Ambulance	Ground: \$600 Air: \$3,000
Blood / Plasma	\$950
Prosthesis	up to \$5,000
Appliance	up to \$1000
Injury Specific	up to \$12,000
Family Lodging	\$400
Transportation	up to \$1,400 per round trip
Accidental Death	\$20,000 / \$10,000 / \$5,000
Accidental Dismemberment	up to 100% of AD&D
Hospital Admission	\$3,000
Regular Room	\$750
Intensive Care Admission	\$6,000
ICU Room	\$1,500

Wellness Benefit -> \$75 (per person per year)





Wellness benefit with accident insurance

Get money back for taking care of yourself

Accident insurance helps offset the costs associated with both minor and major accidents. For every covered accident, Guardian pays a lump sum benefit based on the injury you sustain and the various treatments or services received. You can use the money for any purpose, whether for medical or non-medical expenses.

And with our accident insurance, you get an additional benefit that gives you money back.

You'll receive a lump sum benefit payment once a year when you complete any of the below:¹

- Abdominal aortic aneurysm ultrasonography
- Blood test for triglycerides
- Bone marrow testing
- Bone density screening
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- Cancer genetic mutation test
- Carotid ultrasound
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy /virtual Colonoscopy
- Completion of a smoking cessation program
- Completion of a weight reduction program
- Double contrast barium enema
- EKG
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Immunizations
- Lymphocyte Genome Sensitivity test (LGS)
- Mammography
- Pap smear /ThinPrep® pap test
- PSA (blood test for prostate cancer)
- Registration of a covered child in an organized sport
- Routine/annual physicals
- Serum cholesterol test to determine levels of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography



Submitting your wellness benefit claim is easy

- Go to guardianlife.com and select "Log in" to register or access your account.
- Under "Your tasks," click "Start a Claim," select Wellness and "Submit your Wellness claim online."
- Complete or verify member's information.
- Enter date of service, doctor's information and select "Screenings."
- Review a summary of the information entered and confirm accuracy.
- Submit the claim.



GUARDIAN GROUP CRITICAL ILLNESS

Benefits Overview - Lump Sum Benefit Amount That you

BENEFIT AMOUNT

RECURRENCE

Choose **COVERED CRITICAL ILLNESSES:**

Cancer

Invasive Cancer

100%

100%

Carcinoma in Situ

30%

30%

Benign Brain or Spinal Cord Tumor

100%

100%

Skin Cancer

\$250 per lifetime

\$0

BRCA 1 & BRCA 2

30%

0%

Bone Marrow Failure

100%

100%

Lung and Vascular Disease

Aneurysm

10%

10%

Pulmonary Embolism

30%

30%

Stroke - Moderate

50%

50%

Stroke - Severe

100%

100%

Transient Ischemic Attack (TIA)

10%

10%

Heart Conditions

Coronary Artery Disease

10%

10%

Coronary Artery Disease - bypass needed

50%

50%

Heart Attack

100%

100%

Heart Failure

100%

100%

Pacemaker

10%

10%

Sudden Cardiac Arrest

100%

0%

Family and Childbirth

Infertility - non surgical treatment

20%

0%

Infertility - surgical treatment

20%

0%

Additional Conditions

Kidney Failure

100%

100%

Major Organ Failure

100%

100%

Addison's Disease

30%

0%

Coma

100%

0%

Loss of Hearing, Sight or Speech

100%

0%

Permanent Paralysis

100%

0%



GUARDIAN GROUP CRITICAL ILLNESS

Benefits Overview - Lump Sum Benefit Amount That you

BENEFIT AMOUNT

RECURRENCE

Choose **COVERED CRITICAL ILLNESSES**:

Chronic Disorders

Crohn's Disease

30%

0%

Epilepsy

10%

0%

Lupus

30%

0%

Ulcerative Colitis

30%

0%

Neurological Disorders

Alzheimers Disease - Early*

50%

0%

Alzheimers Disease - Advanced*

100%

0%

ALS (Lou Gehrigs Disease)

100%

0%

Demetia - other causes

100%

0%

Huntington's Disease

30%

0%

Multiple Sclerosis - Early

50%

0%

Multiple Sclerosis - Advanced

100%

0%

Myasthenia Gravis

30%

0%

Parkinson's Disease - Early

50%

0%

Parkinson's Disease -Advanced

100%

0%

Childhood Illnesses and Disorders

% of Child Benefit Amount

Autism Spectrum Disorder

100%

0%

Cerebral Palsy

100%

0%

Club Foot

100%

0%

Congenital Heart Defect

100%

0%

Cystic Fibrosis

100%

0%

Diabetes - Type 1

100%

0%

Down's Syndrome

100%

0%

Hemophilia

100%

0%

Multisystem Inflammatory Disease (MLS)

100%

0%

Muscular Dystrophy

100%

0%

Spina Bifida

100%

0%

*1,000 if the employees parent is diagnosed with Alzheimers Disease while covered by the plan

**Plan limitations and exclusions due apply, See full plan summaries for more details



GUARDIAN GROUP CRITICAL ILLNESS

Monthly Premiums

Employee*			
Issue Age	\$10,000	\$20,000	\$30,000
<30	\$3.00	\$6.00	\$9.00
30-39	\$6.10	\$12.20	\$18.30
40-49	\$13.40	\$26.80	\$40.20
50-59	\$26.70	\$53.40	\$80.10
60-69	\$44.00	\$88.00	\$132.00
70+	\$65.90	\$131.80	\$197.70

Spouse**			
Issue Age	\$10,000	\$20,000	\$30,000
<30	\$3.00	\$6.00	\$9.00
30-39	\$6.10	\$12.20	\$18.30
40-49	\$13.40	\$26.80	\$40.20
50-59	\$26.70	\$53.40	\$80.10
60-69	\$44.00	\$88.00	\$132.00
70+	\$65.90	\$131.80	\$197.70

*Child coverage is included with employee election; Children will receive 50% of employees election at no cost

**Spousal premium is based off employee age

GUARDIAN GROUP HOSPITAL INDEMNITY

*also known as Accident & Sickness Indemnity

	BENEFIT AMOUNT
Hospital / ICU Admission (2 admissions per year, per insured)	\$3,000
Hospital / ICU Confinement (30 days)	\$500 per day
Wellness Benefit (1 per year, per insured)	\$75
Hospital Short Stay (1 day per year, max of 2 days per year, per covered family)	\$300
Newborn Nursery Care (1 day)	\$100
Infertility Hospital Stay (1 day per yr/2 days lifetime)	\$300
Newborn Increased Admission/Confinement Benefit for NICU	25% increase to benefits
Child Organized Sports	25% increase to benefits

*Plan limitations and exclusions due apply, See full plan summaries for more details

Monthly Premiums	
Employee Only	\$17.69
Employee & Spouse	\$39.61
Employee & Children	\$30.92
Family	\$52.85

Your Wellness Exam
Will Help *PAY* For Your Policy!
Wellness Benefit -> \$75 (per person per year)



Health screening benefit with hospital indemnity insurance

Get money back for taking care of yourself

Guardian® Hospital Indemnity helps soften the financial impact of higher medical plan deductibles and out-of-pocket costs associated with hospital admissions. Covered benefits go directly to you in a lump sum payment, and can be used for any purpose.

And with our hospital indemnity insurance, you have an additional health screening benefit that gives you money back.

If you or a covered individual complete any of the following routine screenings, tests or procedures designed to promote health, you'll receive a benefit payment once a year as part of your insurance plan:¹

- Blood test for triglycerides
- Bone density screening
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- Cancer genetic mutation test
- CEA (blood test for colon cancer)
- Carotid ultrasound
- Chest x-ray (preventive screening, not diagnostic)
- Colonoscopy/virtual colonoscopy
- Completion of a smoking cessation or weight reduction program
- Double contrast barium enema
- EKG
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Immunizations
- Lymphocyte Genome Sensitivity test (LGS)
- Mammography
- Pap smear/ThinPrep® pap test
- PSA (blood test for prostate cancer)
- Routine/annual physicals
- Serum cholesterol test to determine levels of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)



- Skin cancer screening/biopsy
- Stress test on a bicycle or treadmill
- Thermography

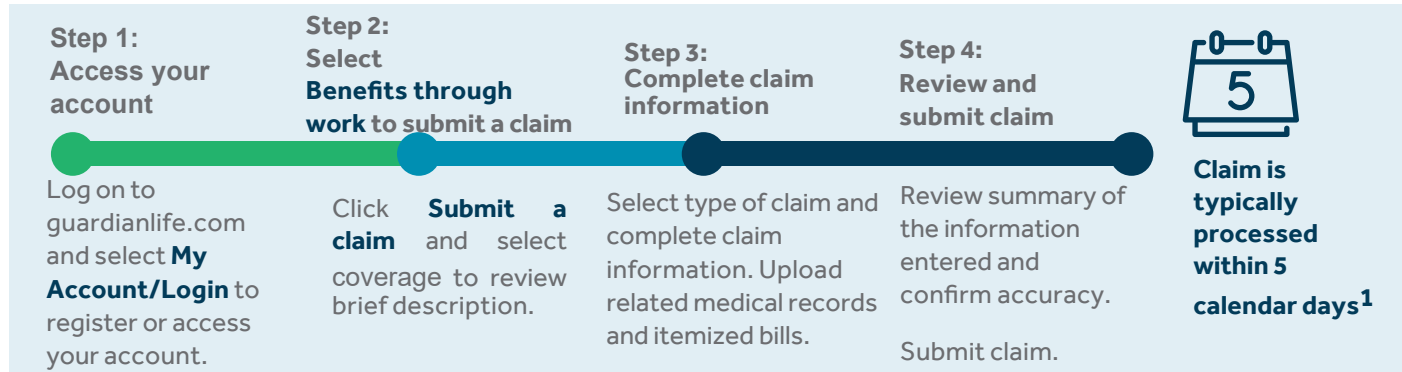
Submitting your health screening benefit claim is easy

- Go to guardianlife.com and select "Log in" to register or access your account.
- Under Claims, click "Submit a claim," select Hospital Indemnity, and "Submit your Hospital Indemnity claim online."
- Complete or verify member's information.
- Enter the date of service, doctor's information, and select screenings.
- Review summary of the information entered and confirm its accuracy.
- Submit the claim.



Submitting an Accident, Hospital or Critical Illness claim:

Guardian works smarter to keep claims submission easy for you — by offering a simple claims process, you can focus on your recovery. Simply fill out the form, collect your required documentation (listed below) and submit your claim by mail, fax or via our website. Your claim is typically processed within 5 calendar days.¹

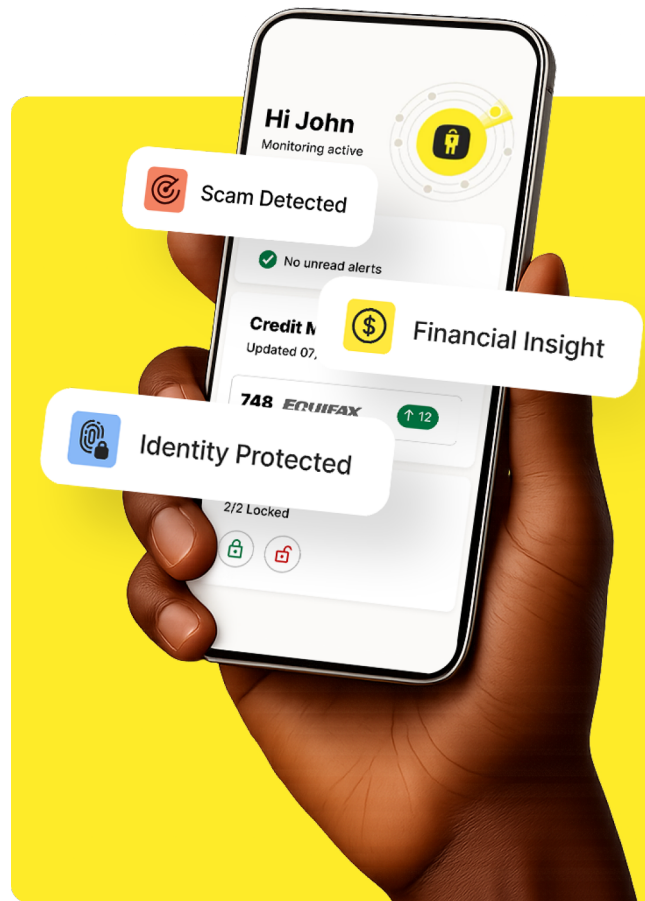


Accident & Hospital Claim Submission	Secure Channel: Visit guardianlife.com select Benefits through work to submit a claim	Phone: To submit your claim via telephone, call 1-800-541-7846. Please have all the information found in the Required Documents section before making your call.	Fax: 920-749-6299 Mail: Guardian Life Insurance Accident Claims PO Box 14315 Lexington, KY 40512
Required Documents	- Completed Employee claim form - Documentation identifying services rendered with provider, patient's name, and dates and types of services/ treatment. This could include, but is not limited to, copies of the following: - Medical bills from the provider(s) - Medical records - ER Report - For the Child Organized Sports provision, proof of participation is required (e.g. a registration form).		
Critical Illness Claim Submission	Secure Channel: Visit guardianlife.com select Benefits through work to submit a claim	Phone: To submit your claim via telephone, call 1-800-541-7846. Please have all the information found in the Required Documents section before making your call.	Fax: 920-749-6299 Mail: Guardian Life Insurance Critical Illness Claims PO Box 14334 Lexington, KY 40512
Required Documents	- Completed Employee claim form - Documentation identifying services rendered with provider, patient's name, and dates and types of services/ treatment. This could include, but is not limited to, copies of the following: - Pathology Report - Diagnostic test results - Medical records		

Digital and financial protection built for the way you live today.

Whether you're banking, browsing, or building your future, this benefit helps protect your identity, your finances, and your digital life — **with financial wellness tools to help you move forward with confidence.**

Get Protection Now.



An all-in-one solution



Identity & financial protection

Keep your information and finances safer. Proactive monitoring and expert support help limit long-term impact.



Digital protection

Help protect your online life from scams and security threats across everyday devices.



Privacy online

Give you control of your personal data and reduce exposure as your digital footprint grows.



Secure financial wellness

Help manage and grow your finances at every stage of life with confidence.

Already a member?

Don't forget to cancel your existing membership just prior to your benefit effective date by calling **800-607-9174**.

* Feature availability subject to change.

No one can prevent all cybercrime or prevent all identity theft. We do not monitor all transactions at all businesses.

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Pricing Only Employees Get Enroll Today!

Benefit Plans are 60% less
than the retail equivalent.

Essential	\$8.49 Employee Only	\$16.98 Employee + Family
Premier	\$13.99 Employee Only	\$27.98 Employee + Family
Pricing displayed is	Monthly	

You get this (and so much more)

	Essential	Premier
 Identity & Credit Monitoring¹ Monitors for new accounts and credit file changes, alerting you to potential fraud.	 1B ²	 3B ³
 Million Dollar Protection Package + Restoration Support⁴ (Updates coming soon, estimated Fall 2026.) Helps cover losses and expenses if you become a victim of identity theft.	 Up to \$3 Million	 Up to \$5 Million
 Financial + Credit Insights Personalized insights to help guide you toward better financial wellness.	 	
 Device Security w/ Secure VPN Protects your devices from hackers and keeps your browsing private.	 3 devices, family gets 6	 5 devices, family gets 10
 Scam Protection Pro AI-powered alerts detect suspicious texts, emails, and calls in real time.	 	
 Password Manager Securely create, store and manage passwords, credit card info, and credentials in one place.	 	
 Privacy Monitor Scans people-search websites and helps you opt out to protect your personal info.	 	
 Home Title Monitoring Monitors your home's title for suspicious changes and alerts you to take action.		



Discover even more features online. Visit our website for the complete list.

[Norton.com/BenefitPlans](https://norton.com/benefitplans)

1-Credit features require setup, identity verification and sufficient credit history by TransUnion and/or Equifax. Credit monitoring features may take several days to activate after enrollment.

2-The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

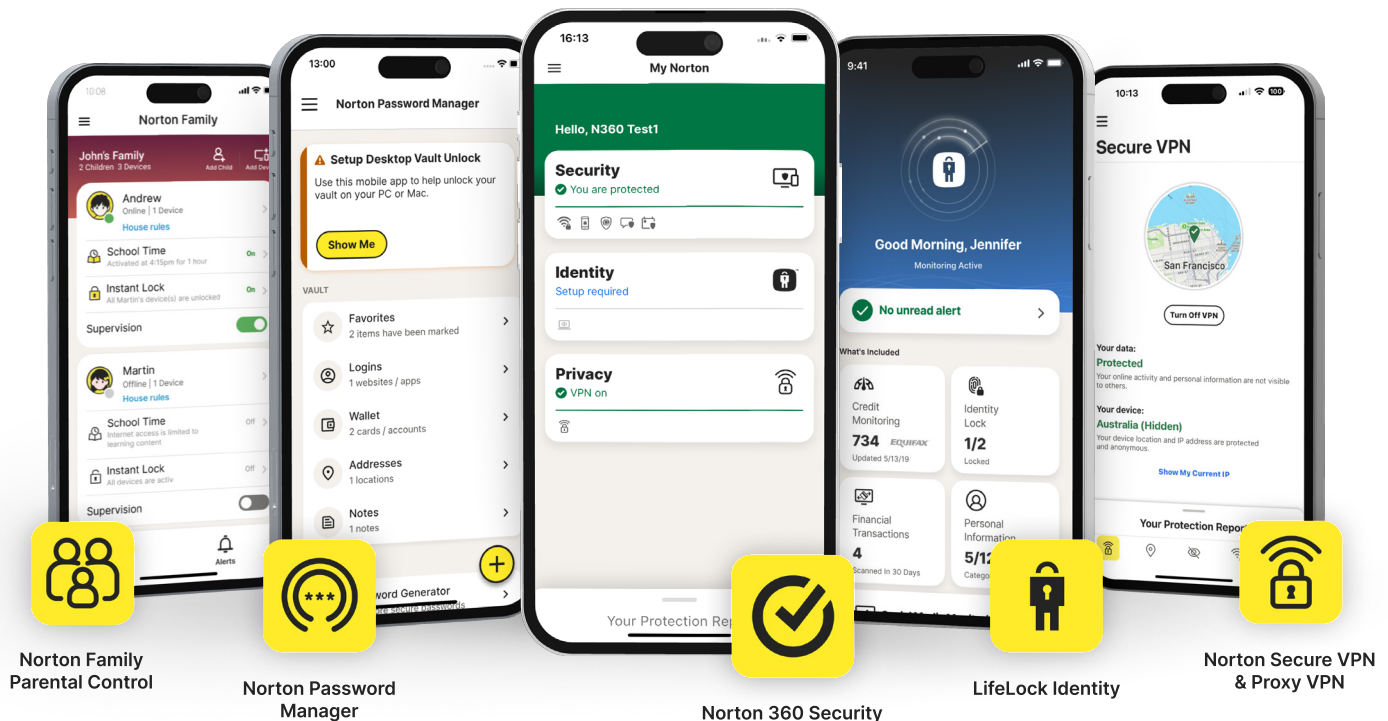
3-The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian and TransUnion respectively.

3-Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

4-Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Essential, Premier, and Premier Plus, and up to \$50,000 for LifeLock Benefit Junior (\$25,000 reimbursement coverage and \$25,000 fraudulent withdrawals). All plans include up to \$1 million in coverage for lawyers and experts. Cyber Crime Insurance, if applicable, covers up to \$50,000 for covered expenses per Plan. All benefits are issued and covered by third party partners. Policy terms, conditions, and exclusions at: gendigital.com/legal.

Yes, we have an app for that.

It's easy to access new features and updates in your Norton LifeLock Benefit Plan. Simply download the feature apps and you're good to go – on-the-go!



No one can prevent all cybercrime or identity theft.

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Legal Insurance from ARAG



WHAT IS LEGAL INSURANCE?

Legal coverage isn't just for the serious issues, it's for your everyday needs, too. Legal insurance helps you address common situations like creating wills, transferring property or dealing with a traffic ticket.

WHAT DOES LEGAL INSURANCE COVER?

A legal insurance plan from ARAG® covers a wide range of legal needs like the examples shown below – and many more – to help you address life's legal situations.

Consumer Protection Matters

- Auto repair
- Buying or selling a car
- Consumer fraud
- Consumer protection for good or services
- Home improvement
- Personal property disputes
- Small claims court

Criminal Situations

- Juvenile
- Parental responsibility

Family Law Events

- Adoption
- Domestic partnership
- Guardianship/conservatorship
- Name change
- Pet-related matters and damages
- Pre-marital agreements
- Divorce

General Needs

- Document review
- Credit records correction
- Document preparation

Finance, Tax & Debt-Related Matters

- Debt collection
- Garnishments
- IRS tax audit
- Personal bankruptcy
- Student loan debt

Home Ownership or Renter Matters

- Buying and selling a home
- Contracts/lease agreements
- Contractor issues
- Deeds
- Foreclosures or evictions
- Disputes with a landlord
- Neighbor disputes
- Real estate disputes

Traffic Troubles

- License suspension/revocation
- Traffic tickets

Wills & Estate Planning Needs

- Funeral directives
- Powers of attorney
- Wills
- Trusts

WANT MORE INFORMATION?



For specific details about your plan, and to view a complete list of coverages, visit ARAGlegal.com/myinfo and enter Access Code: **19070cop**



To talk with someone, call ARAG at

800-247-4184

WHAT DOES IT COST?

UltimateAdvisor®

\$20.50 monthly

USING YOUR LEGAL PLAN IS EASY

- 1** When you have a legal need, you can go online, use the ARAG Legal app or call Customer Care.
- 2** Answer a few questions to confirm your coverage and receive information on local network attorneys who can help with your legal matter.
- 3** Then, meet with a network attorney virtually, over the phone or in person.

HOW LEGAL SHOWS UP IN YOUR LIFE

Most consumers believe legal events are rare, once-in-a-lifetime events. But they're far more common than you think.

85%

of individuals experienced a legal event in the past three years.¹

These events often cause a considerable impact on one's finances or family.

WHY SHOULD YOU GET LEGAL INSURANCE?



Work with a network attorney and attorney fees are **100% paid in full** for most covered matters.



Save thousands of dollars on average, for legal matters by avoiding costly legal fees.



We help you easily find local attorneys in ARAG's network – many who average 20+ years of experience.



Address your covered legal situations with a network attorney for **legal help and representation**.

ARAG Members rated network attorneys **9.4 out of 10** for accessibility, responsiveness and professionalism.²



Use DIY Docs® to create a variety of **legally valid documents**, including state-specific templates.

Diversity, Equity & Inclusion Coverage

ARAG is constantly evolving and adapting to meet the needs of all employees. Whether it's an employee with a disability, a veteran or a member of the LGBTQ+ community, our coverage provides solutions that include:

- Domestic Partnership Agreement
- HIPAA/Hospital Visitation Authorization
- Funeral Directive
- Gender Identifier Change
- Social Security/Veterans/Medicare Dispute
- School Administration Hearing



Pet insurance

Pet-loving employees can fetch the best health coverage for their pets with My Pet Protection ChoiceSM, available only through workplace benefit programs.

Nationwide offers two ready-made employee plans, plus the ability to customize a coverage plan for individual pets and their specific care needs.¹

Pet protection when it matters most

Nationwide's pet insurance plans cover:

- Accidents and injuries
- Common illnesses
- Serious illnesses
- Chronic illnesses
- Hereditary conditions
- Testing and diagnostics
- Procedures
- Holistic and alternative care
- And more!

Coverage includes emergency care and specialists. No networks, no pre-approval, no problem.

Easy to use, easy to understand

Using a Nationwide pet insurance plan is easy:

- Visit any vet, anywhere
- Submit a claim from any device
- Get reimbursed for eligible expenses once the deductible is met

What's the difference between accident, illness and wellness coverage?



Accident coverage

Support for unexpected injuries



Illness coverage

Support for when pets get sick



Wellness coverage

Support for proactive care



Did you know? Nationwide is the industry's first provider of coverage for birds and exotic pets.

Introducing: My Pet Protection ChoiceSM

My Pet Protection Choice SM	Accident & Illness	Accident, Illness & Wellness	Customizable
Annual deductible options	\$250	\$250	\$100 to \$500
Reimbursement level	80%	80%	50%, 70% or 80%
 Accident coverage	✓	✓	✓
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Broken bones, animal attack, hit by car, poisoning, heatstroke, and more	✓	✓	✓
 Illness coverage	✓	✓	Optional
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Ear infections, diabetes, vomiting, allergies, cancer, and more	✓	✓	✓
 Hereditary & congenital coverage	✓	✓	Optional when purchased with
Annual maximum	\$5,000	\$5,000	illness coverage \$2,500 or \$5,000
Hip dysplasia, cherry eye, elbow dysplasia, umbilical hernia, brachycephalic syndrome, and more	✓	✓	✓
 Wellness coverage (for dogs & cats)		✓	Optional
Annual maximum		\$450	\$450 or \$800
Vaccination or titer, fecal test, deworming, microchip, health certificate, heartworm or FeLV/FIV test, flea control or heartworm prevention, and more		✓	✓
Spay/neuter or dental ² and one additional test ³			✓

Every My Pet Protection ChoiceSM policy includes guaranteed issuance⁴ and these additional benefits to support pet families:

- Emergency boarding and kenneling fees
- Lost pet due to theft or straying
- Lost pet advertising and reward
- Mortality benefit



<http://www.petinsurance.com/pueblo> | Call: 877-738-7874

[1] Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and any annual limits that may apply. Plans may not be available in all states. Policy eligibility may vary. [2] Coverage for spay/neuter or dental starts 90 days after the original policy term effective date. [3] One additional test of the following: health screen (blood test), radiograph (X-ray), electrocardiogram (EKG) [4] Guaranteed issuance means any new pets enrolling into a My Pet Protection Choice plan are eligible for enrollment regardless of health status. Guaranteed issuance does not mean guaranteed coverage since certain exclusions could apply.

All plans require accident coverage; additional coverage for illness, hereditary & congenital, and wellness is optional. Optional coverage for behavior, prescription food and prescription supplements may also be available. Optional cruciate coverage may be added after the first year of coverage; not available in all states. Pre-existing conditions are not covered.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, and My Pet Protection are service marks of Nationwide Mutual Insurance Company. ©2025 Nationwide. 24GRP10277A.



Nationwide® pet insurance

FAQ

Do members need to re-enroll for this benefit every year?

No. Once enrolled, policies renew automatically each year during the renewal period, which starts 60 days before the current 12-month term expires. The expiration date can be found in the policy packet mailed to members at each new term.

Members are welcome to make changes to coverage during the policy renewal period. All changes are subject to underwriting approval.

What happens to pet insurance policies when employees leave the company?

Employees will be given the option to retain their pet insurance coverage. We'll reach out to their former employer to ask for updated billing and policy information in order to keep the coverage active.

Will pre-existing conditions be covered?

Unfortunately, no. Like most pet insurers, we don't cover pre-existing conditions on any of our plans.

Can members use any veterinarian?

Absolutely! Members are free to visit any licensed veterinarian in the world—even specialists and emergency providers.

Does Nationwide offer coverage for pets other than dogs and cats?

Yes! Coverage for birds, rabbits, reptiles and other exotic pets is available at Nationwide by simply calling 877-738-7874.

How are claims filed?

It's easy. Members simply pay the invoice at the veterinarian, then submit a claim for reimbursement via mail, email or online.

- Mail: Nationwide Claims Dept., P.O. Box 183143 Columbus, Ohio 43218-3143
- Email: submitmyclaim@petinsurance.com
- Online: Submit claims at my.petinsurance.com. Please allow 48 hours from the time a claim is submitted for it to appear online.

<http://www.petinsurance.com/pueblo> | Call: 877-738-7874

[1] Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and any annual limits that may apply. Plans may not be available in all states. Policy eligibility may vary. [2] Example reflects Accident and Illness coverage with 80% reimbursement after \$250 annual deductible has been fulfilled and Wellness Level 1 coverage.

All plans require accident coverage; additional coverage for illness, hereditary & congenital, and wellness is optional. Optional coverage for behavior, prescription food and prescription supplements may also be available. Optional cruciate coverage may be added after the first year of coverage; not available in all states. Pre-existing conditions are not covered.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, and My Pet Protection are service marks of Nationwide Mutual Insurance Company. Third party marks are the property of their respective owners. ©2025 Nationwide. 24GRP10277B.





Allstate
BENEFITS

Provides a cash benefit
directly to your beneficiary

Group Whole Life Insurance

Life is unpredictable. Let Allstate Benefits help you prepare for the unexpected with Group Whole Life Insurance. Now you can provide your family with financial peace of mind for the future and the journey to get there. Not only do you get protection for your lifetime, but you also have the ability to build cash value as you go. Give yourself and your loved ones a gift of love with Good Hands® protection from Allstate Benefits.

Here's How It Works

With Group Whole Life Insurance from Allstate Benefits, you get simplified and straightforward coverage. You decide how much coverage and who to cover. You get guaranteed rates for the life of the policy and a guaranteed death benefit to be paid to your beneficiaries. As the policy builds cash value, you can achieve your financial goals or borrow against it should you need to.

Meeting Your Needs

- You choose a fully-guaranteed death benefit (premiums payable to age 95) to leave behind, or if you live to age 121, a lump-sum maturity benefit is paid
- Coverage for spouse and children available through separate certificate or rider¹
- Premiums are affordable and conveniently payroll deducted
- Coverage may be continued if you leave employment; refer to your certificate for details

With Allstate Benefits Group Whole Life, you can enjoy protection for the future while building peace of mind right now. Practical benefits for everyday living.SM

DID YOU KNOW ?



Reasons for purchasing life coverage include: replace income, final expenses, wealth transfer and mortgage payoff.²



Common financial concerns among Americans include: the ability to afford long-term care, medical and disability expenses, retirement, investments, living debt/ expenses and final expenses.²

Offered to the employees of:

City of Pueblo

Using your cash benefits

Cash benefits provide you with options, because you or your beneficiary get to decide how to use them.



Finances

Cash benefits can help protect your HSAs, savings, retirement plans and 401ks from being depleted



Home

Your beneficiary can use the cash benefits to help pay the mortgage, continue rental payments, or perform needed home repairs



Expenses

The cash benefit can be used to help pay for medical and living expenses such as bills, electricity and gas

Prepare for the future today

One way you can determine if you and your family need the coverage is to review the list below and check some or all that apply to you and your family.

- ☐ You're the primary wage earner in your family ☐ Your family would have trouble living comfortably without your income
- ☐ You have regular debts, like mortgage, car payment or credit cards
- ☐ You have children under 18
- ☐ You want permanent, fully guaranteed coverage
- ☐ You'd like to offer a tax-free death benefit to your beneficiary**

Here's how Whole Life works

Premiums are payable to age 95 and are conveniently payroll deducted. The longer the policy coverage continues and premiums are paid, the more the cash value builds.

Cash values and payments

As premiums are paid, the policy is building cash value over time. Premiums are guaranteed at issue and the coverage becomes fully paid-up at age 95 if all premiums have been paid.

If the decision is made to stop paying premiums after the coverage is effective and has developed cash value, the policy coverage can be surrendered for its net cash value or some coverage can continue as paid-up under either the Reduced Paid-Up (RPU) or Extended Term Insurance (ETI) non-forfeiture options.

- RPU - reduces the amount of the death benefit, but provides the same duration of coverage (whole life)
- ETI - reduces the duration of coverage (now a shorter term instead of whole life), but provides the same amount of death benefit. ETI is the default non-forfeiture option when premium payments stop and there is no active selection made to continue coverage

Benefits

Whole Life Insurance provides either:

Death Benefit - pays a lump-sum cash benefit when the insured dies; or

Maturity Benefit - pays a lump-sum cash benefit if the insured is still living at age 121

OPTIONAL/ADDITIONAL RIDER BENEFITS³

Accelerated Death Benefit for Terminal Illness or Condition* - an advance of the death benefit, up to 75% of the certificate face amount, when certified terminally ill

Accelerated Death Benefit for Long Term Care with Extension of Benefits* - a monthly advance of up to 4% of the death benefit for up to 50 full months while receiving qualified long-term care services, when certified chronically ill by a licensed health care practitioner

³The riders have exclusions and limitations, may vary in availability by issue age, and may not be available in all states. *Premiums are waived after payment of benefit.



**With proper planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Please consult with your tax advisor for specific information.

You may be required to answer health questions at enrollment. Coverage may be available with reduced underwriting through your employer during your initial enrollment period. If you enroll after your initial enrollment period, answers to health questions are required.



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Questions? Call 1-866-664-4621 or email customercare@benefithub.com

Save \$1,640 with a waived lender fee and get a free appraisal¹

City of Pueblo employees and their friends and family receive the following benefits when you work with Rate to finance your home loan:

- A \$1,640 waived lender fee¹ and free appraisal
- Discounted mortgage rates
- A dedicated team of mortgage experts
- Receive a complimentary mortgage review
- Receive \$650 to \$6,000 if you buy or sell your home with the GRate Realty Connect program²
- Eligible first-time homebuyers who meet minimum credit score requirements could get lower interest rates, down payment options as low as 3%, reduced mortgage insurance requirements & more with the FirstHome+ program³
- Consolidate your credit card debt with a Home Equity Loan⁴ which takes 5 minutes to apply at rate.com/PMPHeloc and gets money in your pocket in a few days⁵

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Contact us today to get started!

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notes

[illegible]

Voluntary Benefits Contact Information

Carrier	Website / Email	Phone #
Guardian	www.guardianlife.com	800-541-7846
LifeLock	www.lifelock.com	800-416-0599
Arag Legal Insurance	www.ARAGlegal.com/myinfo	800-247-4184
Nationwide	www.petsnationwide.com	877-738-7874
Allstate Benefits	www.allstatebenefits.com/mybenefits	888-282-2550
Discount Marketplace Website	cityofpueblo.benefithub.com	866-664-4621
Guaranteed Rate Platinum Mortgage Program	www.Rate.com/Pueblo	833-936-0662
HUB Voluntary Benefits Division Claims Escalations Brandy McGraw	voluntaryclaims@hubinternational.com brandy.mcgraw@hubinternational.com	720-793-2651



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