

Critical Illness – CO – HUB CO

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

Rate Guarantee	3 Years		
Premiums	Premiums listed are for Issue Age and will not increase due to an insured aging.		
Spouse	Spouse rate is based on employee's age bracket.		
Child	Child cost is included with employee election.		
Annual Open Enrollment	Included		
Underwriting Requirements	Employee	Spouse	Child(ren)
Guarantee Issue	\$30,000	\$30,000	All amounts Guaranteed

BENEFITS	
Contribution/ Participation	Voluntary / 5 Enrolled Eligible Employees
Employee Critical Illness Benefit Amounts	Employee may choose a lump sum benefit of \$10,000 to \$30,000 in increments of \$10,000
Dependent Critical Illness Benefit Amount	Spouse may choose a lump sum benefit of \$10,000 to \$30,000 in increments of \$10,000 up to 100% of the employee benefit. Child: 50% of Employee benefit

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BENEFITS (continued)		
Cancer and benign tumors	First Occurrence	Second Occurrence
Bone Marrow Failure	100%	100%
Benign Brain or Spinal Cord Tumor	100%	100%
BRCA1 or BRCA2 Mutation	30%	Not applicable
Carcinoma In Situ	30%	30%
Invasive Cancer (Leukemia, Multiple Myeloma)	100%	100%
Skin Cancer	\$250	Not applicable
Heart disorders	First Occurrence	Second Occurrence
Coronary Artery Disease (Stents, Angioplasty, Thrombectomy)	10%	10%
Coronary Artery Disease – requiring a bypass	50%	50%
Heart Attack	100%	100%
Heart Failure	100%	100%
Pacemaker	10%	10%
Sudden Cardiac Arrest	100%	Not applicable
Lung and Vascular disorders	First Occurrence	Second Occurrence
Aneurysm	10%	10%
Pulmonary Embolism	30%	30%
Stroke – moderate	50%	50%
Stroke – severe	100%	100%
Transient Ischemic Attack (TIA)	10%	10%
Pregnancy and Childbirth disorders	First Occurrence	Second Occurrence
Infertility – non-surgical treatment	20%	Not applicable
Infertility – surgical treatment	20%	Not applicable
Additional disorders	First Occurrence	Second Occurrence
Kidney Failure	100%	100%
Major Organ Failure (Liver, Pancreas, Lungs)	100%	100%
Additional disorders (continued)	First Occurrence Only	
Addison's disease	30%	
Coma	100%	
Loss of Hearing	100%	
Loss of Sight	100%	
Loss of Speech	100%	
Permanent Paralysis	100%	

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BENEFITS (continued)	
Neurological disorders	First Occurrence Only
Alzheimer's disease – early Stage	50%
Alzheimer's disease – advanced Stage	100%
ALS (Lou Gehrig's)	100%
Dementia - other causes	100%
Huntington's disease	30%
Multiple Sclerosis (MS) – early Stage	50%
Multiple Sclerosis (MS) – advanced Stage	100%
Myasthenia Gravis	30%
Parkinson's disease – early Stage	50%
Parkinson's disease – advanced Stage	100%
Chronic disorders	First Occurrence Only
Crohn's disease	30%
Epilepsy	10%
Lupus	30%
Ulcerative Colitis	30%
Childhood illnesses and disorders	First Occurrence Only
Autism Spectrum Disorder	100%
Cerebral Palsy	100%
Clubfoot	100%
Congenital Heart Defect	100%
Cystic Fibrosis	100%
Diabetes – Type 1	100%
Down Syndrome	100%
Hemophilia	100%
Multisystem Inflammatory Disease (MIS)	100%
Muscular Dystrophy	100%
Spina Bifida	100%
Parent with Alzheimer's Disease Benefit	\$1,000 if the Employee's Parent is Diagnosed with Alzheimer's Disease while covered by this plan.
Waiver of Premium	Included
Dependent Age Limits	0 days to 26 years (26 if full time student)
Pre-Existing Condition Limitation	Not applicable
Benefit Reduction (of original amount)	No benefit reductions apply

Accident

MONTHLY RATES

Employee	\$13.81
Employee & Spouse	\$19.43
Employee & Child	\$20.29
Family	\$25.91
Census	782
Rate Guarantee	3 Years

BENEFITS

	All Eligible Employees
Schedule	Premier Plan, Customized
Contribution/Participation	Voluntary / 5 enrolled employees
Accident Coverage	On and Off Job
Accidental Death and Dismemberment	
Death Benefit	Employee: \$20,000 Spouse: \$10,000 Child: \$5,000
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
Common Carrier	200% of AD&D
Common Disaster	200% of Spouse AD&D benefit
Dismemberment	
Hand, Foot, Sight	Single: 50% of AD&D benefit Multiple: 100% of AD&D benefit
Thumb/Index Finger Same Hand, Four Fingers Same Hand, All Toes Same Foot	25% of AD&D benefit
Seatbelts and Airbags	Seatbelts: \$10,000 or Seatbelts & Airbags: \$15,000
Reasonable Accommodation to Home or Vehicle	\$2,500
Wellness Benefit	Provides a \$75 per year benefit for completing certain routine wellness screenings or procedures (refer to Plan Highlights section for example procedures).
Portability	Included without Evidence
Child(ren) Age Limits	Birth to 26 years subject to state limitations
Air Ambulance	\$3,000
Ambulance	\$600
Blood/Plasma/Platelets	\$950
Burns (2nd Degree/3rd Degree)	9 sq inches to 18 sq inches: \$0 / \$6,700 18 sq inches to 35 sq inches: \$3,400 / \$13,400 Over 35 sq inches: \$10,000 / \$40,000
Burn – Skin Graft	50% of burn benefit
Child Organized Sport	25% increase to child benefits
Chiropractic Visits	\$200 per visit up to 6 visits
Coma	\$40,000
Concussion Baseline Study	\$90
Concussions	\$500

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Accident

BENEFITS (continued)	
	All Eligible Employees
Diagnostic Exam (Major)	\$750
Dislocations	Schedule up to \$12,000
Doctor Follow-Up Visits	\$200 up to 6 treatments
Emergency Dental Work	\$700/Crown \$175/Extraction
Emergency Room Treatment	\$500
Epidural Anesthesia Pain Management	\$300, 2 times per accident
Eye Injury	\$1,000
Family Care	\$100/day up to 30 days
Fractures	Schedule up to \$12,000
Gun Shot Wound	\$3,000
Hospital Admission	\$3,000
Hospital Confinement	\$750/day – up to 1 year
Hospital ICU Admission	\$6,000
Hospital ICU Confinement	\$1,500/day – up to 15 days
Initial Doctor's Office/Urgent Care Facility Treatment	\$400
Joint Replacement (hip/knee/shoulder)	\$10,000/\$5,000/\$5,000
Knee Cartilage	\$2,500
Laceration	Schedule up to \$1,500
Lodging	\$400/day, up to 30 days for companion hotel stay
Medical Appliance	Schedule up to \$1,000
Outpatient Therapies	\$200/day up to 10 days
Post-Traumatic Stress Disorder	\$1,000
Prosthetic Device/Artificial Limb	1: \$2,500 2 or more: \$5,000
Rehabilitation Unit Confinement	\$400/day up to 15 days
Ruptured Disc with Surgical Repair	\$2,500
Surgery (Cranial, Open Abdominal, Thoracic)	Schedule up to \$4,500 Hernia:\$900
Surgery – Exploratory or Arthroscopic	\$1,500
Tendon/Ligament/Rotator Cuff	1: \$2,250 2 or more: \$4,500
Transportation	\$0.50 per mile, limited to \$1,400/round trip, up to 3 times per accident
Traumatic Brain Injury	\$8,000
X-Ray	\$300

PLAN HIGHLIGHTS

- Guardian's Financial Strength:** Guardian has a long history of earning exemplary ratings from independent rating services which provide essential measures of a company's value as well as common ground for valid comparison. For additional details, visit our web site: <http://www.guardianlife.com/AboutGuardian/FinancialHighlights/Ratings/index.htm>

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Accident and Sickness Indemnity

MONTHLY RATES				
	Employee Only	Employee & Spouse	Employee & Children	Full Family
Rates	\$17.69	\$39.61	\$30.92	\$52.85
Eligible Lives	782			
Rate Guarantee	3 Years			

BENEFITS	
	All Eligible Employees
Contributory/Participation	Voluntary/Greater of 15% or 10 enrolled lives.
Hospital/ICU Admission	\$3000 per admission to a max of 2 admissions per year, per insured
Hospital/ICU Confinement	\$500 per day to a max of 30 days per year, per insured
Hospital Short Stay	\$300 per day to a max of 1 day(s) per year, per insured, max of 2 day(s) per year, per covered family
Newborn Nursery Care	\$100 per day to a max of 1 days per year
Newborn Increased Admission/Confinement Benefit for NICU	25% increase to newborn NICU benefits
Infertility Hospital Stay	\$300 per day to a max of 1 day[s] per year and a lifetime max of 2 days, per insured
Child Organized Sports	25% increase to child benefits
Health Screenings	\$75 per day of screening to a max of 1 day per year, per insured
Dependent Age Limits	Child Birth to 26 years
Treatments Covered	Sickness and Injury
Treatment of Normal Pregnancy	Normal pregnancy is included with no 9 month limitation.

Newborn Nursey Care - Benefit is paid each day your newborn is confined to a hospital immediately following birth. This benefit is not payable any day another benefit is payable for your newborn baby.

- The Health screening benefit is paid for the completion of specified routine wellness screenings such as annual well visits, immunizations, mammography, chest x-ray, and many more.
- Dependent insurance will not take effect if a dependent, other than a newborn, is confined to the hospital or other health care facility or home confined. Coverage is postponed until the day after the date of his or her discharge from such facility or his or her home confinement ends.
- Waiver of premium is included with Accident and Sickness Indemnity coverage.
- Please see the Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.

IMPORTANT NOTES
Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms. State specific requirements may apply. • Must be admitted to a hospital for at least 20 hours. Hospital Admission & Hospital ICU Admission benefits are not payable on the same day. • Hospital Confinement & Hospital ICU confinement benefits are not payable on the same day. Hospital/ICU confinement benefits are not payable on the same day as Hospital/ICU admission benefit. • Hospital Short Stay - Must be held in a hospital for observation or treatment for a period of 8 to 19 hours. Hospital Short Stay is not payable on the same day as Hospital/ICU Admission or Hospital/ICU Confinement. • Child Organized Sport - Benefit is paid if the covered hospitalization occurred while your covered child (ages 18 and younger) is participating in an organized sport that is governed by an organization and requires formal registration to participate. This benefit is only payable if child coverage is included on the plan. • Infertility Hospital Stay - The infertility hospital stay must be due to one of the following procedures: a) Removal of uterine fibroids, polyps, uterine septum, endometriosis tissue, or fallopian tube scar tissue; b) Varicocelelectomy; c) Egg retrieval for the purpose of artificial insemination and in vitro fertilization. • Newborn Increased Admission/Confinement Benefit - Percentage increase applies to a newborn's ICU admission and ICU confinement benefits when admitted to the neonatal intensive care unit (NICU).

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Global Emergency Assistance Services - Included with Accident

The global emergency assistance program provided by Assist America® connects employees to qualified healthcare providers, hospitals, pharmacies and other services if employees experience an emergency while traveling more than 100 miles away from, home or outside the country, for up to 90 days.

Medical Emergency Assistance

Medical Consultation, Evaluation and Referrals

- 24/7 Operations Center staffed by multilingual assistance personnel

Medical Monitoring

- Regular communication with patients, their families and associated medical staff

Emergency Medical Evacuation

- Safely evacuate the employee to the nearest qualified medical facility if appropriate care not available

Foreign Hospital Admission Assistance

- Validation of the employee's health insurance as needed to the hospital

Medical Repatriation

- When confirmed medically necessary, commercial transportation provided home or to a rehabilitation facility with a medical or non-medical escort as required

Prescription Assistance

- Coordination with the prescribing physician and a local pharmacy to replace the employee's medicine when a prescription is lost or left behind

Travel Emergency Assistance

- Payment for minor children left unattended to return home to a family member or arrangement of childcare at home if employee is injured
- Arrangement and payment for a family member or a friend to join an employee who is traveling alone and is expected to be hospitalized for more than seven days
- Travel arrangements for an employee's traveling companion to return to their primary place of residence if employee's hospitalization causes a delay
- Arrangement and payment for the employee's fully-operable and non-commercial vehicle to be returned home when necessary due to the employee's medical emergency
- Arrangement and payment for the required documents, preparation and transport of the remains to a funeral home near the employee's place of residence if the employee passes away

For more information, contact your Guardian Sales representative.

Global emergency assistance services are provided by ComPsych and Assist America. The Guardian Life Insurance Company of America (Guardian) does not provide any part of global emergency assistance services. Guardian is not responsible or liable for care or advice, or lack thereof, given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the policy can provide the actual terms, services, limitations, and exclusions. Guardian and ComPsych reserve the right to discontinue global emergency assistance services at any time without notice. Global emergency assistance services may not be available in all states.

Caregiving Services - Included with Hospital Indemnity

The Guardian caregiving offering through Wellthy, helps connect employees to market leading support resources that help them navigate any caregiving scenario. This offering provides your employees with the personalized, empathetic support they need to stay on top of their own physical, mental, and emotional wellness.

Caregiving support services are integrated into our group hospital indemnity to help ensure that your employees receive the support they deserve, without compromising their privacy. We've partnered with Wellthy to provide comprehensive caregiving support services tailored to their needs. From navigating new parenthood to arranging in-home care for a loved one, our caregiving support services have your employees covered.

The Guardian + Wellthy caregiving services help your employees who have caregiving responsibilities tackle logistical and administrative tasks, so they can prioritize the well-being of themselves and their loved ones.

Features Include:

- **Care concierge:** Dedicated, hands-on support from experts who get to know each family and help tackle their to-dos
- **Care planning:** Comprehensive care planning tools and resources in one centralized, accessible place
- **Wellthy community:** Peer-to-peer space where family caregivers can find support and exchange knowledge

Top Caregiving Areas

The following are some of the top caregiving areas the Guardian + Wellthy caregiving service can help support employees:

- Aging
- Special needs
- Health conditions
- Financial hardship
- Veterans support
- Mental health
- End of life and loss
- Childcare and teen support