Everyone deserves a Guardian

Every day, Guardian gives 26 million Americans the security they deserve through our insurance and wealth management products and services.

We've partnered with your organization to offer you a range of employee benefits. Inside this pack, you'll find the plans your employer thinks you might benefit from.

Know your benefits

Your benefits support your physical and financial wellbeing, to help keep you and your loved ones protected.

With Guardian, you're in good hands. We've been delivering on our promises for over 150 years, and we're looking forward to doing the same for you too.

Read through this information. Find out more about your benefits. Talk to your employer if you need help or have any questions.

Customer Service (888) 600-1600
Monday to Friday | 8am to 8pm ET

This document is a summary of the major features of the insurance and wealth management products of America. © Copyright 2020 The Guardian Life Insurance Company of America

Your coverage options

<table>
<thead>
<tr>
<th>Coverage type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disability Insurance</td>
<td>Coverage if you're temporarily unable to work</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>Financial future for your family's financial wellbeing</td>
</tr>
<tr>
<td>Vision Insurance</td>
<td>Looking after your eyesight</td>
</tr>
<tr>
<td>Dental Insurance</td>
<td>Taking care of teeth and overall health</td>
</tr>
</tbody>
</table>

Workplace benefits

Welcome to
Watch our video
Learn how dental insurance can protect your long-term health.
Dental insurance
Taking care of your teeth is about more than just covering cavities and cleanings. It also means accounting for more expensive dental work, and your overall health.

Why should I consider it?

Poor oral health is just as important as your overall health. Regular visits to the dentist help keep your teeth clean, nothing should replace brushing and flossing. Dental insurance helps protect your overall health. That includes preventive cleanings, x-rays, restorative services like fillings, and other more serious forms of oral surgery. It's also been linked to conditions like cardiovascular disease, heart disease, and strokes.

What does it cover?

Dental insurance helps protect your overall health. That includes preventive cleanings, x-rays, restorative services like fillings, and other more serious forms of oral surgery. It's also been linked to conditions like cardiovascular disease, heart disease, and strokes.

Who is it for?

Everyone should have access to great dental coverage, which is why we offer comprehensive plans that are available through employers as part of your overall health benefits. These plans are designed to protect your teeth and gums, as well as your overall health.

Staying healthy

Regular visits to the dentist help keep your teeth clean, nothing should replace brushing and flossing. Dental insurance helps protect your overall health. That includes preventive cleanings, x-rays, restorative services like fillings, and other more serious forms of oral surgery. It's also been linked to conditions like cardiovascular disease, heart disease, and strokes.

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### Your Dental Coverage

**Option 1: CORE PLAN**

**Option 2: BUYUP PLAN**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
<th>Out-of-Network</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Calendars Year Deductible</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Lifetime Orthodontia Maximum</strong></td>
<td>$1000</td>
<td></td>
<td>$1500</td>
<td></td>
</tr>
<tr>
<td><strong>Lifetime Rollover Account Limit</strong></td>
<td>$700</td>
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<td>$350</td>
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<td><strong>Maximum Rollover</strong></td>
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<tr>
<td><strong>Rollover Amount</strong></td>
<td>$500</td>
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<td>$350</td>
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<tr>
<td><strong>Rollover In-Network Amount</strong></td>
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<td></td>
<td>$350</td>
<td></td>
</tr>
<tr>
<td><strong>Rollover Threshold</strong></td>
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</tr>
<tr>
<td><strong>Dependent Age Limits</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$25</td>
<td>$50</td>
<td>$25</td>
<td>$50</td>
</tr>
<tr>
<td>Family limit</td>
<td>3 per family</td>
<td>3 per family</td>
<td>3 per family</td>
<td>3 per family</td>
</tr>
<tr>
<td><strong>Waived for Preventive Charges covered for you (co-insurance)</strong></td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>Preventive Care</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Basic Care</td>
<td>100%</td>
<td>80%</td>
<td>100%</td>
<td>80%</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>100%</td>
<td>100%</td>
<td>60%</td>
<td>50%</td>
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<tr>
<td><strong>Annual Maximum Benefit</strong></td>
<td></td>
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<tr>
<td><strong>Orthodontia</strong></td>
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<td><strong>Preventive Care</strong></td>
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<tr>
<td><strong>Basic Care</strong></td>
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</tbody>
</table>

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**Terms and Conditions:**

- Your dental plan is designed to provide comprehensive coverage for your dental health.
- Benefits are subject to annual maximums and may vary based on your plan level.
- Preventive care is covered at 100% for both in-network and out-of-network providers.
- Basic care is covered at 80% for in-network providers and 100% for out-of-network providers.
- Major care is covered at 60% for in-network providers and 50% for out-of-network providers.
- Orthodontia is covered at 100% for in-network providers and 50% for out-of-network providers.

Please review your specific plan details for more information. Your plan may cover additional services not listed here. If you require further assistance, please contact your plan provider.
### A Sample of Services Covered by Your Plan

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**UNIVERSITY OF VIRGINIA PHYSICIANS GROUP**

**ADMIN** Group number: 00035294

**Kit created 05/04/23**

#### Administrative Information

- **Preventive Care**
  - **Cleaning (prophylaxis)**
    - **In-network**
    - **Out-of-network**
  - **Fluoride Treatments**
    - **In-network**
    - **Out-of-network**
  - **Oral Exams**
    - **In-network**
    - **Out-of-network**
  - **Sealants (per tooth)**
    - **In-network**
    - **Out-of-network**
  - **X-rays**
    - **In-network**
    - **Out-of-network**

#### Basic Care

- **Anesthesia**
  - **General Anesthesia**
  - **Preoperative**
  - **Postoperative**
  - **Rinses**
  - **Scaling & Root Planing (per quadrant)**
  - **Simple Extractions**
  - **Surgical Extractions**

#### Major Care Bridges and Dentures

- **Crowns, Bridges & Dentures**
  - **In-network**
  - **Out-of-network**
  - **Oral Exams**
  - **Preoperative**
  - **Postoperative**

#### Preventive Care

- **Cleaning (prophylaxis)**
- **Fluoride Treatments**
- **Oral Exams**
- **Sealants (per tooth)**
- **X-rays**

#### Orthodontic Care

- **Corrective Anomalies – Retainers (Appliance)**
- **Orthodontic**
  - **In-network**
  - **Out-of-network**

#### Other Services

- **Repair & Maintenance of Crowns, Bridges & Dentures**
- **Root Canal**
- **Periodontal Maintenance**

**This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. Please see the complete certificate for more specific information.**

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Option 1</th>
<th>Option 2</th>
<th>Option 3</th>
<th>Option 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care</td>
<td>In-network: 100%</td>
<td>In-network: 100%</td>
<td>In-network: 100%</td>
<td>In-network: 100%</td>
</tr>
<tr>
<td>Basic Care</td>
<td>In-network: 100%</td>
<td>In-network: 100%</td>
<td>In-network: 100%</td>
<td>In-network: 100%</td>
</tr>
<tr>
<td>Major Care Bridges and Dentures</td>
<td>In-network: 100%</td>
<td>In-network: 100%</td>
<td>In-network: 100%</td>
<td>In-network: 100%</td>
</tr>
<tr>
<td>Orthodontic Care</td>
<td>In-network: 100%</td>
<td>In-network: 100%</td>
<td>In-network: 100%</td>
<td>In-network: 100%</td>
</tr>
<tr>
<td>Other Services</td>
<td>In-network: 100%</td>
<td>In-network: 100%</td>
<td>In-network: 100%</td>
<td>In-network: 100%</td>
</tr>
</tbody>
</table>
Important Information about Guardian’s DentalGuard Indemnity and DentalGuard Preferred Network PPO plans: This policy provides dental insurance only. Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. The plan does not pay for:

- Oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments (unless they are expressly provided for), any treatments to the extent benefits are payable by any other payor or for which no charge is made, prosthetic devices unless certain conditions are met, and services ancillary to surgical treatment. The plan limits benefits for diagnostic consultations and for preventive, restorative, endodontic, periodontic, and prosthodontic services. The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract #GP-1-DG2000 et al.

EXCLUSIONS AND LIMITATIONS

PPO and Indemnity Special Limitation: Teeth lost or missing before a covered person becomes insured by this plan. A covered person may have one or more congenitally missing teeth or have lost one or more teeth before he became insured. We won’t pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth or replaces the teeth in adjacent positions which replaced such teeth.

DentalGuard Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides DENTAL insurance only.

Policy Form # GP-1-DG2000, et al, GP-1-DEN-16

It is understood and agreed that the dental services and supplies furnished by the provider of dental care to the insured by this policy are rendered in the course of the practice of dentistry and that the services furnished are necessary to prevent, diagnose or treat dental disease, defect, or injury. The member shall pay the provider directly for any dental services and supplies furnished, and the member shall sign a waiver of any right to payment to the provider of the dental care. The member shall be responsible for payment of any balance due to the provider which is in excess of the amounts paid to the provider by Guardian under this policy. Guardian shall pay the provider the amounts due under this policy in accordance with the terms and conditions of this policy.

Contract # GP-1-DG2000 et al.

Your dental coverage

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UNIVERSITY OF VIRGINIA PHYSICIANS GROUP

Kit created 05/04/23

ADMIN Group number: 00035294

Manage Your Benefits:

Go to www.Guardianlife.com to access secure information about your Guardian benefits including access to an image of your ID Card. Your online account will be set up within 30 days after your plan effective date. Your online account will be set up within 30 days after your plan effective date. You will need to know your plan ID. After you access your account, you can print or save your ID Card. Your ID Card contains your name, plan information, benefit information, and other important information.

Find A Dentist:

Visit www.Guardianlife.com

Click on "Find A Provider." You will need to know your plan ID. Go to www.Guardianlife.com to access secure information about your benefits. Your online account will be set up within 30 days after your plan effective date.

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How Maximum Rollover Works

Future years if your plan’s annual maximum is reached, and Guardian will rollover a portion of your unused annual dental maximum. Submit a claim (without exceeding the paid claims threshold of a benefit year).

Automatic Rollover

Depending on a plan’s annual maximum, if claims made for a certain year don’t reach a specified threshold, then the set maximum rollover amount can be rolled over.

That’s why Guardian’s Maximum Rollover Oral Health Rewards Program encourages and rewards members who visit the dentist to prevent the early signs of serious disease.

Regular visits to the dentist can help prevent
Watch our video
How vision insurance can help you see clearly as you get older.

Vision insurance helps protect the health of your eyes by providing coverage for benefits that are often not covered by regular medical insurance.

Who is it for?
Even if you have perfect vision, it’s important to have regular eye exams to ensure you’re still seeing clearly. Most of us may eventually need vision correction, which is why we offer vision insurance to help cover some of the costs.

Why should I consider it?
Routine eye exams can detect more than just failing eyesight; they can also pick up on diseases like glaucoma and diabetes. Vision problems are one of the most prevalent disabilities in the United States, making vision insurance especially useful for anyone who regularly needs to purchase eyeglasses or contact lenses, as well as those who spend a lot of time staring at digital screens.

What does it cover?
Vision insurance covers benefits not typically included in medical insurance plans. It covers things like routine eye exams, allowances towards the purchase of eyeglasses and contact lenses, as well as discounts on corrective Lasik surgery.

Why is it for you?
Start good eye care habits early and protect your eyesight for life.

by regular medical insurance.

20/20 coverage

insurance
Your Vision Coverage

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UNIVERSITY OF VIRGINIA PHYSICIANS GROUP

Option 1: Significant out-of-pocket savings available with your Full Feature plan by visiting one of VSP’s network locations.

Network discounts (glasses and contact lenses professional service)

<table>
<thead>
<tr>
<th>Service Type</th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frames</td>
<td>15% off UCR</td>
<td></td>
</tr>
<tr>
<td>Exam</td>
<td>$0</td>
<td>$100</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>$0</td>
<td>Amount over $230</td>
</tr>
<tr>
<td>Contact Lenses (Medically Necessary)</td>
<td>$0</td>
<td>Amount over $300</td>
</tr>
<tr>
<td>Contact Lenses (Evaluation and Fitting)</td>
<td>15% off UCR</td>
<td>No discounts</td>
</tr>
<tr>
<td>Cosmetic Extras</td>
<td>Avg. 20-25% off retail price</td>
<td>No discounts</td>
</tr>
</tbody>
</table>

VSP Network Choice

To Find a Provider: Register at VSP.com to find a participating provider.

Dependent Age Limits

- 26

- Benefits within 12 months of exam

- Every 2 years of calendar

- Every calendar year

- Extra $20 on select brands

- Limitless within 12 months of exam

- Network discounts (glasses and contact lenses professional service)

- Exam

- Contact Lenses (Evaluation and Fitting)

- Contact Lenses (Medically Necessary)

- Contact Lenses (Additional Pair of Frames and Lenses)

- Cosmetic Extras

- Laser Correction Surgery

- Lens Replacement

- Single Vision Lenses

- Exam

Sample of Covered Services

- Materials Copy (work for elective contact lenses)

- Exam Copy

- Copy

Your Network is VSP Choice Network

Full Feature

Extra $20 on select brands

Key:

1. Significant out-of-pocket savings available with your Full Feature plan by visiting one of VSP’s network locations.

2. Network discounts (glasses and contact lenses professional service)

3. Exam

4. Contact Lenses (Evaluation and Fitting)

5. Contact Lenses (Medically Necessary)

6. Contact Lenses (Additional Pair of Frames and Lenses)

7. Cosmetic Extras

8. Laser Correction Surgery

9. Lens Replacement

10. Single Vision Lenses

11. Exam

12. Materials Copy (work for elective contact lenses)

13. Copy

14. Your Network is VSP Choice Network

15. Full Feature

Note: Additional discounts apply to multiple purchases of glasses or contact lenses.
GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America.

Members can use their in-network benefits online at Eyeconic.com.

‡‡‡ The VSP system considers contact lenses to be the equivalent of a full pair of eyeglasses (lenses and frames) so while the member can obtain contact lenses one year and standard eyeglass lenses the next year, the frames benefit would not be available until 24 months or two calendar years, depending on the plan design, after the member obtained the contact lenses.

In Network Routine Retinal Screening Covered after no more than a $39 copay.

EXCLUSIONS AND LIMITATIONS

Get Your Vision Coverage

In Network Routine Retinal Screening Covered after no more than a $39 copay.

Your vision coverage

GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America.
Watch our video
How life insurance protects families and covers critical costs.

Life insurance
If something happens to you, life insurance can help your family reduce financial stress.

Life insurance helps protect your family’s finances by providing a cash benefit if you pass away. This ensures that they’ll be financially supported, and can cover important expenses from mortgage and rent payments, legal or medical fees, tuition, and any outstanding debts.

Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation.

Why should I consider it?
depends. With a life insurance benefit, your family will have extra money to cover mortgage and rent payments, legal or medical fees, childcare, tuition, and any outstanding debts.

What does it cover?
Life insurance protects your loved ones by providing a benefit (which is usually tax-exempt) if you pass away.

Who is it for?
Everyone’s life insurance needs are different, depending on their family situation. That’s why group life insurance through an employer is an easier and more affordable option than individual life insurance.

Ends
Life insurance is about more than just covering expenses. Depending on your circumstances, it could take your family years to recover from the loss of your income. With a life insurance benefit, your family will have extra money to cover the costs of things like mortgage and rent payments, legal or medical fees, childcare, tuition, and any outstanding debts.

Preparing and Planning
Jorge has a mortgage, and because his wife is helping to take care of her mother, she only works part-time. In addition, Jorge’s daughter is about to start college. Jorge looks at how his family would be affected by losing him. Jorge knows that a mortgage is a significant expense, and because the average household credit card debt is $4,900.00, Jorge’s other expenses include child care, tuition, and any outstanding debts.

Preparing and Planning
Jorge’s never considered purchasing life insurance, but after being offered it through work, he decides it’s a smart way to protect his family. Through work, he decides it’s a smart way to protect his family.

Life insurance
Life insurance protects your loved ones by providing a benefit (which is usually tax-exempt) if you pass away. This ensures that they’ll be financially supported, and can cover important expenses from mortgage and rent payments, legal or medical fees, childcare, tuition, and any outstanding debts.

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Your life coverage

---

**Voluntary Term Life**

- **Employee Benefit**
  - Your employer provides Basic Life Coverage for all full-time employees in the amount of 200% of your annual salary, to a maximum of $250,000 with a minimum amount of $10,000. See Cost Illustration page for details.

- **Accidental Death and Dismemberment**
  - Your Basic Life coverage includes Enhanced Accidental Death and Dismemberment coverage.
  - Enhanced employee & spouse coverage. Maximum 1 times life amount.

- **Spouse Benefit**
  - N/A $5,000 increments to a maximum of $100,000. See Cost Illustration page for details.

- **Child Benefit**
  - N/A Your dependent children age birth† to 26 years.
  - You may elect one of the following benefit options: $20,000. Subject to state limits. See Cost Illustration page for details.

- **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.
  - We Guarantee Issue coverage up to:
    - Employee $200,000.
    - Spouse $30,000.
    - Dependent children $20,000.

- **Premiums**
  - Covered by your company if you meet eligibility requirements by your company if you increase on plan anniversary after you enter next age-earnage year.

- **Portability**
  - Allows you to take coverage with you if you terminate employment. Yes, with age and other restrictions. (see page for details.)

---

**Basic Life**

- **Employee Benefit**
  - Your employer provides Basic Life coverage.

---

*GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America*
### Voluntary Life

<table>
<thead>
<tr>
<th>Benefit Reductions</th>
<th>35% at age 70, 55% at age 75</th>
<th>35% at age 70, 55% at age 75</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits are reduced by a certain percentage as an employee gets older.</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For employees disabled prior to age 60, premiums waived until age 65. If conditions are met.</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Premiums will not need to be paid if you are totally disabled.</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Benefits are paid if you are diagnosed with a terminal condition as defined by the plan.</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### Accelerated Life Benefit

- **Yes**
- Certificate of benefits
- Yes, with restrictions: see form

### Conversion

- **Yes**
- Allows you to continue your coverage after your group plan has terminated.
Voluntary Life Cost Illustration:
To determine the most appropriate level of coverage, as a rule of thumb, you should consider about 6 - 10 times your annual income, factoring in projected costs to help maintain your family's current life style.

GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America

UNIVERSITY OF VIRGINIA PHYSICIANS GROUP

**Policy Election Amount**

<table>
<thead>
<tr>
<th>Policy Election Amount</th>
<th>Policy Election Cost Per Age Bracket</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 30</td>
<td>30-34</td>
</tr>
<tr>
<td>35-39</td>
<td>40-49</td>
</tr>
<tr>
<td>50-59</td>
<td>60-69</td>
</tr>
</tbody>
</table>

**Monthly Premiums Displayed. Cost of AD&D is included.**

<table>
<thead>
<tr>
<th>Employee</th>
<th>Monthly Premiums</th>
<th>Cost of AD&amp;D</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000</td>
<td>$1.05</td>
<td>$1.05</td>
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<td>$290,000</td>
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</tbody>
</table>

Voluntary Life Cost Illustration:

According to projected costs to help maintain your family's current life style.

To determine the most appropriate level of coverage, as a rule of thumb, you should consider about 6 - 10 times your annual income.
Voluntary Life Cost Illustration

| Policy Election Amount | 0  | 1  | 2  | 3  | 4  | 5  | 6  | 7  | 8  | 9  | 10 |
|------------------------|---|--|--|--|--|--|--|--|--|--|--|--|
| $5,000                 | $5.35 | $5.35 | $5.60 | $6.85 | $10.60 | $16.45 | $25.05 | $37.05 | $53.05 | $73.05 | $100.00 |
| $10,000                | $10.70 | $10.70 | $11.20 | $13.70 | $21.40 | $33.70 | $50.00 | $72.00 | $103.00 | $144.00 | $200.00 |
| $15,000                | $16.05 | $16.05 | $16.70 | $19.20 | $31.05 | $49.70 | $74.70 | $110.00 | $157.00 | $224.00 | $300.00 |
| $20,000                | $21.40 | $21.40 | $22.05 | $24.50 | $41.80 | $63.50 | $94.50 | $139.50 | $204.50 | $283.50 | $375.00 |
| $25,000                | $26.75 | $26.75 | $27.40 | $29.85 | $51.85 | $83.75 | $124.75 | $189.75 | $279.75 | $390.75 | $510.00 |
| $30,000                | $32.10 | $32.10 | $32.75 | $35.20 | $57.20 | $97.75 | $148.75 | $223.75 | $333.75 | $473.75 | $630.00 |
| $35,000                | $37.45 | $37.45 | $38.10 | $40.55 | $67.15 | $110.30 | $169.75 | $264.75 | $394.75 | $559.75 | $740.00 |
| $40,000                | $42.80 | $42.80 | $43.45 | $45.90 | $80.60 | $131.30 | $201.75 | $316.75 | $476.75 | $676.75 | $890.00 |
| $45,000                | $48.15 | $48.15 | $48.80 | $51.25 | $94.15 | $150.85 | $231.85 | $356.85 | $546.85 | $816.85 | $1050.00 |
| $50,000                | $53.50 | $53.50 | $54.15 | $56.60 | $107.60 | $171.50 | $262.50 | $407.50 | $637.50 | $957.50 | $1250.00 |
| $55,000                | $58.85 | $58.85 | $59.50 | $61.95 | $121.15 | $190.85 | $292.95 | $452.95 | $702.95 | $1052.95 | $1400.00 |
| $60,000                | $64.20 | $64.20 | $64.85 | $67.30 | $134.60 | $210.85 | $324.95 | $504.95 | $804.95 | $1204.95 | $1600.00 |
| $65,000                | $69.55 | $69.55 | $70.20 | $72.65 | $148.15 | $230.85 | $358.95 | $568.95 | $918.95 | $1418.95 | $1850.00 |
| $70,000                | $74.90 | $74.90 | $75.55 | $78.00 | $161.70 | $250.85 | $392.95 | $652.95 | $1052.95 | $1652.95 | $2150.00 |
| $75,000                | $80.25 | $80.25 | $80.90 | $83.35 | $175.25 | $270.85 | $436.95 | $716.95 | $1176.95 | $1876.95 | $2450.00 |
| $80,000                | $85.60 | $85.60 | $86.25 | $88.80 | $188.80 | $290.85 | $480.95 | $800.95 | $1330.95 | $2130.95 | $2850.00 |
| $85,000                | $91.05 | $91.05 | $91.70 | $94.25 | $202.35 | $310.85 | $530.95 | $950.95 | $1550.95 | $2550.95 | $3350.00 |
| $90,000                | $96.40 | $96.40 | $97.05 | $99.60 | $215.90 | $330.85 | $570.95 | $1050.95 | $1850.95 | $3050.95 | $4050.00 |
| $95,000                | $101.75 | $101.75 | $102.40 | $104.95 | $229.45 | $350.85 | $610.95 | $1150.95 | $2050.95 | $3350.95 | $4550.00 |
| $100,000               | $107.10 | $107.10 | $107.75 | $110.30 | $243.00 | $370.85 | $650.95 | $1250.95 | $2350.95 | $3850.95 | $5050.00 |
The Voluntary Life insurance is based on an Employee’s age and current salary.

<table>
<thead>
<tr>
<th>Policy Election Amount</th>
<th>Child(ren)</th>
<th>AD&amp;D Coverage</th>
<th>AD&amp;D Cost Illustration</th>
<th>AD&amp;D Cost Illustration continued</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

AD&D Coverage:

AD&D Coverage is provided as a rider to the primary Life insurance policy and does not pay benefits if death is due to suicide during the first two years from the effective date of Coverage.

Exclusions:

- AD&D Coverage is subject to certain limitations and exclusions.
- Benefits are paid if death is due to an accident.
- Benefits are paid if death is due to sickness, disease, or injury.
- Benefits are paid if death is due to suicide.
- Benefits are paid if death is due to war or armed aggression.
- Benefits are paid if death is due to violence.
- Benefits are paid if death is due to criminal activity.

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- Benefits are paid if death is due to violence.
- Benefits are paid if death is due to criminal activity.

The Voluntary Life insurance is based on an Employee’s age and current salary.
How it can help

The more complicated details, accessing experienced professionals that can help you with planning estate documents, and preparing a will, can be easier when you’re prepared emotionally. WillPrep services include a range of different resources that provide dedicated services designed to help protect the ones you love with a range of services.

How to access

To access WillPrep services, you’ll need a few personal details. To access WillPrep services, visit willprep.uprisehealth.com.

Username

WillPrep

Password

GLIC09

You can reach us by phoning 1 877 433 6789.

For more information or support, you’ll need a few personal details.

To access WillPrep services, visit willprep.uprisehealth.com.
Short term disability insurance can supplement your income. If you are injured or too sick to work, you’ll receive a partial income while you’re unable to work. Mike, an employee of University of Virginia Physicians Group, was injured in a bicycle accident and can’t work for 13 weeks. His Guardian Short Term Disability policy kicks in and replaces $400 of his weekly income for the remaining 12 weeks of his rehabilitation. This gives him a total of $4,800 to cover his expenses while he’s unable to work. This example is for illustrative purposes only. Your plan’s coverage may vary. See your plan’s information on the following pages for specific amounts and details.

Why should I consider it?

Disability insurance helps you pay your bills if you’re injured or too sick to work. It helps ensure that you’ll receive a partial income if you’re injured or too sick to work. If you rely on your income to pay for everyday expenses, then disability insurance can pay out a portion of your regular income.

What does it cover?

Many disability insurance plans pay out a portion or percentage of your income if you’re diagnosed with a serious illness or experience an injury that prevents you from doing your job. You’ll receive a partial income if you’re injured or too sick to work.

Who is it for?

Workers’ compensation typically covers work injuries. However, some disabilities aren’t covered by workers’ compensation. Disability insurance can be a wise investment for all sorts of different reasons. Disability insurance may be more common than you might realize, and most people can be injured or too sick to work. Disability insurance covers a part of your income, so you can pay your bills if you’re unable to work.

Disability insurance can supplement your income. Watch our video on how short term disability insurance can cover your partial income during rehabilitation.

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Watch our video 
How long term disability insurance 
can supplement your income. 
GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America

You will receive these benefits if you meet the conditions stated in the policy.

Jim suffers a heart attack that leaves him unable to work for two years. This example is for illustrative purposes only. Your plan’s coverage may vary. See your plan’s information amounts and details on the following pages for specific amounts.

When should I consider it?

If you rely on your income to pay for everyday expenses, then you should probably consider disability insurance. If it helps ensure that you can always anticipate it or when you’ll have disability insurance plans pay out a portion of your earnings.

Why is it for?

A disability insurance plan pays you if you’re injured or too sick to work, collect your normal paycheck. It helps you pay your bills in the event of being unable to become sick or injured. This is why it’s important to have a disability policy that helps you pay your bills in the event of being unable to become sick or injured. That’s why it’s important to have a disability policy that helps you pay your bills in the event of being unable to become sick or injured. That’s why it’s important to have a disability policy that helps you pay your bills in the event of being unable to become sick or injured.

What does it cover?

Many disability insurance plans pay out a portion of your earnings. If you’ll receive a partial income if you’re injured or too sick to work, you’ll receive a partial income if you’re injured or too sick to work.

Full income

Part of income

Full income

Who is it for?

Workers’ compensation.

Disability may be more common than you might realize, and injured or sick and can’t work.

Disability insurance covers a part of your income. So you can pay your bills if you’re injured or sick and can’t work.
Your disability coverage

<table>
<thead>
<tr>
<th>Disability Type</th>
<th>Coverage Amount</th>
<th>Evidence of Insurability: A health statement revealing you are disabled before benefits begin</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short-Term Disability</td>
<td>60% of salary to maximum $600/week</td>
<td>likely benefits begin: The benefits of one must cease if you are disabled and unable to work</td>
</tr>
<tr>
<td>Long-Term Disability</td>
<td>70% of salary to maximum $1500/week</td>
<td>in your occupation before benefits begin</td>
</tr>
</tbody>
</table>
GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Plan documents are the final arbiter of coverage.

Policy Form #GP-1-STD07-1.0 et al; GP-1-STD-15 et al.; GP-1-LTD07-1.0 et al; GP-1-LTD-15-1.0 et al.; GP-1-LTD94-A,B,C-1.0 et al.; GP-1-LTD2K-1.0 et al; GP-1-LTD07-1.0 et al; GP-1-LTD-15-1.0 et al. Contract #s.

We do not pay benefits for charges relating to legal intoxication, including intentionally injuring themselves or attempting suicide while sane or insane. We do not pay benefits for charges relating to a covered person: taking controlled substance unless it has been prescribed by a doctor and is used as prescribed. We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse. We do not pay benefits for charges relating to a covered person: (a) committing a felony or taking part in any riot or other civil disorder; or (b) being confined to a correctional facility, an employee is not under the care of a doctor, an employee is receiving treatment outside of the US or Canada, and the employee is not traveling on business related to the employer; (c) being taken into custody by law enforcement officials; (d) being confined to a medical facility for the voluntary or involuntary confinement of a mental or emotional condition or disorder; (e) being confined to a medical facility for the voluntary or involuntary confinement of an alcohol or drug abuse condition or condition; (f) being confined to a medical facility for the voluntary or involuntary confinement of an alcohol or drug abuse condition or condition; (g) being confined to a medical facility for the voluntary or involuntary confinement of an alcohol or drug abuse condition or condition.

We do not pay benefits for charges relating to: (a) committing a felony or taking part in any riot or other civil disorder; or (b) being confined to a correctional facility, an employee is not under the care of a doctor, an employee is receiving treatment outside of the US or Canada, and the employee is not traveling on business related to the employer; (c) being taken into custody by law enforcement officials; (d) being confined to a medical facility for the voluntary or involuntary confinement of a mental or emotional condition or disorder; (e) being confined to a medical facility for the voluntary or involuntary confinement of an alcohol or drug abuse condition or condition; (f) being confined to a medical facility for the voluntary or involuntary confinement of an alcohol or drug abuse condition or condition; (g) being confined to a medical facility for the voluntary or involuntary confinement of an alcohol or drug abuse condition or condition.
Electronic Evidence of Insurability (EOI)

*Applicable to coverage requiring full Evidence of Insurability (not applicable to conditional issue amounts). Electronic EOI is available using most internet browsers.

Our online EOI forms are an easier, quicker alternative to traditional paper forms, helping you get covered when you need to provide additional information.

How it works:

1. You will receive a letter or email from your employer or Guardian with instructions and a unique link to submit your EOI form online.
2. First register and create an account on Guardian online. Then simply fill out the form, electronically sign it, and click ‘Submit’.
3. Once we receive the form, we’ll contact you with any questions, before notifying you (and your employer if the coverage amount changes).

Electronic EOI keeps things simple:

• Long term disability
• Short term disability
• Voluntary life
• Basic life

Electronic EOI can be used for:

- Basic life
- Voluntary life
- Short term disability
- Long term disability
- Short term disability
- Long term disability
- Basic life

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2020-10652 (10/21)
Our commitment to you

Please read the documentation referenced below carefully. The notices are intended to provide you with important information about our insurance offerings and to protect your interests. Certain ones are required by law.

Guardian's HIPAA Notice of Privacy Practices

Visit https://www.guardiananytime.com/notice50 to read more.

Disability Offset Notice

Offsets are provisions in your disability coverage that allow the insurer to deduct from your regular benefit other types of income you receive or are eligible to receive from other sources due to your disability.

Visit https://www.guardiananytime.com/notice51 to read more.

No Cost Language Services

Guardian provides language assistance in multiple languages for members who have limited English proficiency.

Visit https://www.guardiananytime.com/notice46 to read more.

Disability Insurance

Important Information

Required by law, important information about our insurance offerings and to protect your interests. Certain ones are Please read the documentation referenced below carefully. The notices are intended to provide you with

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