

**Critical Illness Benefit Summary**

**Group Number:** 00481471

**About Your Benefits:**

It takes a lot to beat a serious illness. Unfortunately, it can also cost a lot. When you or a family member suffers a serious illness like a stroke or heart attack, Critical Illness Insurance can help with expenses that medical insurance doesn't cover like deductibles or out of pocket costs, or services like experimental treatment. Critical Illness supplements your medical and your disability income insurance. The lump sum benefit is paid when you need it most, upon diagnosis, so you can rest assured that you will have funds to offset upcoming out of pocket costs, and that you'll have the flexibility to elect treatments with less worry about the cost. Review your options and enroll today!

**What Your Benefits Cover:**

**CRITICAL ILLNESS**

<b>Benefit Amount(s)</b>	Employee may choose a lump sum benefit up to \$15,000. Please see your cost illustration for a full list of available benefit amounts.	
<b>CONDITIONS</b>	<b>PERCENTAGE OF LUMP SUM</b>	
	<b>1st OCCURRENCE</b>	<b>2nd OCCURRENCE</b>
Cancer Type 1 (Invasive)	100%	50%
Heart Attack	100%	50%
Kidney Failure	100%	50%
Organ Transplant	100%	50%
Stroke	100%	50%
Cancer Type 2 (Non-Invasive)	25%	0%
Coronary Artery Bypass Graft	25%	0%
<b>Spouse Benefit</b>	\$7,500 lump sum benefit	
<b>Child Benefit-</b> children age 14 days to 26 years	\$3,750 lump sum benefit	
<b>Benefit Reductions:</b> Benefits are reduced by a certain percentage as an employee ages	50% at age 75	
<b>Guarantee Issue:</b> 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 up to: 15-39      \$15,000 40-54      \$15,000 55-69      \$15,000  For a spouse: 15-39      \$7,500 40-54      \$7,500 55-69      \$7,500  For a child: \$3,750 Full evidence of insurability is required if the election amount exceeds the Guarantee Issue amount. Dependent Guarantee Issue amounts are limited to 50% of the amount purchased by the employee.	
<b>Portability:</b> Allows you to take your Critical Illness coverage with you if you terminate employment.	An insured may port Critical Illness coverage only after being insured by this plan for "a state specific amount of time." An insured's ported certificate ends at age 70.	

## CRITICAL ILLNESS

**Pre-Existing Condition Limitation:** A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs. 3 months prior, 12 months after

**Total Amount Payable** During your lifetime, this plan will not pay more than 300% of the lump sum benefit for all critical illnesses combined.

**Benefit Waiting Period:** We do not pay benefits for a critical illness that occurs during the benefit waiting period.

Cancer:	30 Days
Non-Cancer:	30 Days

### **WELLNESS BENEFIT** (applies to employee only)

**Per Year Limit** \$50

Your plan also provides you with a Wellness Benefit for completing certain routine wellness screenings or procedures. The Wellness Benefit applies to the employee only. Please see the Plan Details page for specifics.

## Critical Illness Cost Illustration

To determine the most appropriate level of coverage, you should consider your current basic monthly expenses and expected financial needs during a critical illness.

			Monthly Premiums Displayed										
			Election Cost Per Age Bracket										
			<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-99 <sup>†</sup>
<b>\$15,000 Benefit Amount</b>													
Employee	\$15,000	Non-tobacco	\$7.95	\$7.95	\$7.95	\$13.65	\$13.65	\$25.05	\$25.05	\$45.45	\$45.45	\$69.45	\$69.45
		Tobacco	\$11.70	\$11.70	\$11.70	\$22.65	\$22.65	\$45.60	\$45.60	\$84.75	\$84.75	\$119.40	\$119.40
Spouse	\$7,500	Non-tobacco	\$4.99	\$4.99	\$4.99	\$7.84	\$7.84	\$13.99	\$13.99	\$25.54	\$25.54	\$38.74	\$38.74
		Tobacco	\$7.24	\$7.24	\$7.24	\$12.94	\$12.94	\$25.39	\$25.39	\$46.54	\$46.54	\$65.44	\$65.44
Child	\$3,750		\$0.38	\$0.38	\$0.38	\$0.38	\$0.38	\$0.38	\$0.38	\$0.38	\$0.38	\$0.38	

<sup>†</sup>Benefit reductions may apply. See plan details.

### Manage Your Benefits:

Go to [www.GuardianAnytime.com](http://www.GuardianAnytime.com) to access secure information about your Guardian benefits. Your on-line account will be set up within 30 days after your plan effective date.

### Need Assistance?

Call the Guardian Helpline (888) 600-1600, weekdays, 8:00 AM to 8:30 PM, EST. Refer to your member ID (social security number) and your plan number: 00481471.

## EXCLUSIONS AND LIMITATIONS

### A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS FOR CRITICAL ILLNESS:

We do not pay benefits for a first ever occurrence of a Critical Illness that occurs less than 12 months after the first ever occurrence of a different Critical Illness for which this plan paid benefits. If the insured has exhibited symptoms or received treatment within the past 24 months for a Critical Illness, we do not pay benefits for the second ever occurrence of that Critical Illness. We do not pay benefits for a third or later occurrence of a Critical Illness.

We do not pay benefits for claims relating to a covered person: taking part in any war or act of war (including service in the armed forces) committing a felony or taking part in any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane or insane.

Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding 1 year; or (b) in an area under travel warning by the US Department of State, subject to state specific variations.

If the plan is new (not transferred): During the exclusion period, this Critical Illness plan does not pay charges relating to a pre-existing condition. If this plan is transferred from another insurance carrier, the time an insured is covered under that plan will count toward satisfying Guardian's pre-existing condition

**This handout is for illustrative purposes only and is an approximation. If any discrepancies between this handout and your paycheck stub exist, your paycheck stub prevails. Your company has selected Guardian to provide Critical Illness coverage to eligible employees & dependents according to plan terms which have been mutually agreed upon. As an eligible employee, you can purchase this coverage at the group premium levels illustrated above.**

limitation period. A pre-existing condition includes pregnancy and any condition for which an employee, in a specified time period prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs. Please refer to the plan documents for specific time periods. State variations may apply.

Guardian's Critical Illness plan does not provide comprehensive medical coverage. It is a basic or limited benefit and is not intended to cover all medical expenses. It does not provide "basic hospital," "basic medical," or "medical" insurance as defined by the New York State Insurance Department.

Evidence of Insurability is required on all late enrollees and enrollees over age 69 (not applicable in FL). This coverage will not be effective until approved by a Guardian underwriter.

*The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. See your certificate booklet for a full listing of exclusions & limitations.*

*If Critical Illness insurance premium is paid for on a pre tax basis, the benefit may be taxable. Please contact your tax or legal advisor regarding the tax treatment of your policy benefits.*

Spouse coverage terminates on attainment of age 70.

# Critical Illness Coverage

## Wellness Benefit: You get money Back!

As part of your Critical Illness coverage offering, the Wellness Benefit pays YOU. If you complete one of the following routine wellness screenings and procedures designed to promote health, you get money back\*!

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest x-ray
- Colonoscopy
- Completion of a smoking cessation program
- Completion of a weight reduction program
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine level of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual Colonoscopy

## Enroll in Critical Illness coverage today.

\*Wellness Benefit per year limit is outlined in member's schedule of benefits. Benefit applies to employees only, not dependents.

Guardian's Critical Illness plan does not provide comprehensive medical coverage. It is a basic or limited benefit and is not intended to cover all medical expenses. It does not provide "basic hospital", "basic medical", or "medical" insurance as defined by the New York State Insurance Department. Product may not be available in all states. For full plan features, including exclusions and limitations, please refer to the policy contract GP-1-CIP-IC-07.