

# ADDITIONAL BENEFITS

## BASIC TERM LIFE INSURANCE

Life insurance can help provide for your loved ones if something were to happen to you. Your employer pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums.

*\*Beneficiary information should be reviewed annually to confirm nothing has changed.*

## SUPPLEMENTAL LIFE INSURANCE

Eligible employees can purchase additional Term Life/AD&D insurance coverage for themselves, their spouse, and dependent children. Costs based on age and coverage selection.

*\*Please see Guardian benefit booklet for more detailed rate information.*

LIFE/AD&D - Employer Paid	Guardian
BENEFIT: All eligible employees electing medical coverage are automatically enrolled in a term life policy	\$25,000
REDUCTION SCHEDULE: Benefit amount reduces based on age.	35% at age 65 60% at age 70

Supplemental Life & AD&D	Guardian
Employee	Can elect a minimum amount of \$10,000 to a maximum of \$500,000 Can elect benefit amount in \$10,000 increments Guarantee issue (GI) amount of \$150,000
Spouse	Can elect a minimum amount of \$5,000 up to a maximum of \$250,000 Can elect benefit amount in \$5,000 increments Guarantee issue (GI) amount of \$25,000
Child	Can elect a benefit amount of \$1,000 up to a maximum of \$10,000 Can elect benefit amount in \$1,000 increments Covered up to age 26

# ADDITIONAL BENEFITS—CRITICAL ILLNESS

## CRITICAL ILLNESS

Benefit Amount(s)	Employee may choose a lump sum benefit up to \$20,000. Please see your cost illustration for a full list of available benefit amounts.					
<b>CONDITIONS</b>						
<b>Cancer</b>	<b>1st OCCURRENCE</b>		<b>2nd OCCURRENCE</b>			
Invasive Cancer	100%		50%			
Carcinoma In Situ	30%		0%			
Skin Cancer	\$250 per lifetime		Not Covered			
<b>Vascular</b>						
Heart Attack	100%		50%			
Stroke	100%		50%			
Heart Failure	100%		50%			
Coronary Arteriosclerosis	30%		0%			
<b>Other</b>						
Organ Failure	100%		50%			
Kidney Failure	100%		50%			
<b>ADDITIONAL CONDITIONS</b>	<b>1st OCCURRENCE ONLY</b>					
Addison's Disease	30%					
ALS (Lou Gehrig's Disease)	100%					
Alzheimer's Disease	50%					
Coma	100%					
Huntington's Disease	30%					
Loss of Hearing	100%					
Loss of Sight	100%					
Loss of Speech	100%					
Multiple Sclerosis	30%					
Parkinson's Disease	100%					
Permanent Paralysis	50% for 1 limb, 100% for 2 limbs					
Severe Burns	100%					
<b>Childhood Conditions</b>	<b>1st OCCURRENCE ONLY</b>					
Cerebral Palsy	100%					
Cleft Lip/Palate	100%					
Club Foot	100%					
Cystic Fibrosis	100%					
Down's Syndrome	100%					
Muscular Dystrophy	100%					
Spina Bifida	100%					
Type I Diabetes	100%					
	Weekly Premiums Displayed Election Cost Per Age Bracket					
	< 30	30-39	40-49	50-59	60-69	70+
<b>\$5,000 Benefit Amount</b>						
Employee \$5,000	\$0.35	\$0.57	\$1.04	\$1.92	\$3.16	\$4.92
Spouse \$2,500	\$0.17	\$0.28	\$0.52	\$0.96	\$1.58	\$2.46
<b>\$10,000 Benefit Amount</b>						
Employee \$10,000	\$0.69	\$1.13	\$2.08	\$3.83	\$6.32	\$9.83
Spouse \$5,000	\$0.35	\$0.57	\$1.04	\$1.92	\$3.16	\$4.92
<b>\$15,000 Benefit Amount</b>						
Employee \$15,000	\$1.04	\$1.70	\$3.12	\$5.75	\$9.49	\$14.75
Spouse \$7,500	\$0.52	\$0.85	\$1.56	\$2.87	\$4.74	\$7.37
<b>\$20,000 Benefit Amount</b>						
Employee \$20,000	\$1.39	\$2.26	\$4.15	\$7.66	\$12.65	\$19.66
Spouse \$10,000	\$0.69	\$1.13	\$2.08	\$3.83	\$6.32	\$9.83

# ADDITIONAL BENEFITS—ACCIDENT

## ACCIDENT

COVERAGE - DETAILS	
<b>Your Weekly premium</b>	\$2.13
You and Spouse	\$3.54
You and Child(ren)	\$3.65
You, Spouse and Child(ren)	\$5.06
<b>Accident Coverage Type</b>	Off Job
<b>Portability</b> - Allows you to take your Accident coverage with you if you terminate employment.	Included
ACCIDENTAL DEATH AND DISMEMBERMENT	
<b>Benefit Amount(s)</b>	Employee \$50,000 Spouse \$25,000 Child \$10,000
<b>Catastrophic Loss</b>	Quadriplegia, Loss of speech & hearing (both ears), Loss of Cognitive function: 100% of AD&D Hemiplegia & Paraplegia: 50% of AD&D
<b>Common Carrier</b>	200% of AD&D benefit
<b>Common Disaster</b>	200% of Spouse AD&D benefit
<b>Dismemberment</b> - Hand, Foot, Sight	Single: 50% of AD&D benefit Multiple: 100% of AD&D benefit
<b>Dismemberment</b> - Thumb/Index Finger Same Hand, Four Fingers Same Hand, All Toes Same Foot	25% of AD&D benefit
<b>Seatbelts and Airbags</b>	Seatbelts: \$10,000 & Airbags: \$15,000
<b>Reasonable Accommodation to Home or Vehicle</b>	\$2,500
<b>WELLNESS BENEFIT</b> - Per Year Limit	\$50
<b>Child(ren) Age Limits</b>	Children age birth to 26 years
<b>RAINY DAY FUND</b>	Benefit Amount: \$400 Rollover Maximum: \$200 Fund Maximum: \$800

## FEATURES

Air Ambulance	\$1,000
Ambulance	\$200
Blood/Plasma/Platelets	\$300
Burns (2nd Degree/3rd Degree)	9 sq inches To 18 sq inches: \$0/\$2,000 18 sq inches To 35 sq inches: \$1,000/\$4,000 Over 35 sq inches: \$3,000/\$12,000
Burns - Skin Graft	50% of burn benefit

## UNDERSTANDING YOUR BENEFITS:

- **Common Carrier** – Benefit is paid if an insured's death occurs due to an accident while riding as a fare-paying passenger in a public conveyance. If this is paid, we do not pay the Accidental Death benefit.
- **Common Disaster** – Benefit is paid if both you & your spouse die in a covered accident or separate covered accidents within the same 24 hour period.
- **Reasonable Accommodation** – Benefit is payable if a modification is required to an insured's place of residence or vehicle due to an Accidental Dismemberment or Catastrophic loss.
- **Emergency Room Treatment** – Benefit is paid only when an insured is examined or treated within 72 hours of a covered accident.
- **Rainy Day Fund** – Can pay benefits when a claimant has exhausted a frequency limitation that applies to a particular benefit. Rainy Day Fund will apply to the following benefits Air Ambulance, Ambulance, Blood/Plasma/Platelets, Chiropractic visits, Diagnostic Exam (Major), Doctor Follow-Up visits, Emergency Dental Work, Epidural Anesthesia Pain Management, Eye Injury, Family Care, Fractures, Gun Shot Wound, Hospital Confinement, Hospital ICU Confinement, Joint Replacement, Knee Cartilage, Lodging, Outpatient Therapies, Rehabilitation Unit Confinement, Ruptured Disc with Surgical Repair, Surgery (Cranial, Open Abdominal, Thoracic, Hernia), Surgery (Exploratory and Arthroscopic), Transportation and X-Ray, if they are included on your plan.