

Critical Illness

MONTHLY PREMIUM

Employee						
Benefit Amounts	<30	30-39	40-49	50-59	60-69	70+
\$10,000	\$6.90	\$9.80	\$18.10	\$32.30	\$49.10	\$95.50
\$20,000	\$13.80	\$19.60	\$36.20	\$64.60	\$98.20	\$191.00
Spouse						
Benefit Amounts	<30	30-39	40-49	50-59	60-69	70+
\$5,000	\$3.40	\$4.85	\$9.00	\$16.10	\$24.55	\$47.75
\$10,000	\$6.80	\$9.70	\$18.00	\$32.20	\$49.10	\$95.50
Rate Guarantee	2 Years					
Eligible Lives	219					
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 <70	Spouse <70	Child (ren)	Employee 70+	Spouse 70+	
Guarantee Issue	\$20,000	\$10,000	All child amounts are guaranteed	Health questions required.	Health questions required.	

BENEFITS

All Eligible Employees			
Contribution/ Participation	Voluntary/Greater of 30% or 10 enrolled employees		
Employee Critical Illness Benefit Amounts	Employee may choose a lump sum benefit of \$10,000, \$20,000		
Dependent Critical Illness Benefit Amount	Spouse: 50% of Employee benefit Child: 25% of Employee benefit		
Covered Conditions (lump sum payments)	Condition	First Occurrence	Second Occurrence
	Cancer		
	Invasive Cancer:	100%	50%
	Carcinoma In Situ	30%	0%
	Benign Brain Tumor	75%	0%
	Skin Cancer	\$250	Not Covered
	Vascular		
	Heart Attack	100%	50%
	Stroke	100%	50%
	Heart Failure	100%	50%
	Coronary Arteriosclerosis	30%	0%
	Other		
	Organ Failure	100%	50%
	Kidney Failure	100%	50%
Group 2 Covered Conditions	First Occurrence of these additional illnesses: • 100% Benefit: ALS (Lou Gehrig's Disease), Coma, Loss of Speech, Sight or Hearing, Parkinson's Disease, Severe Burns • 50% Benefit: Alzheimer's Disease • 30% Benefit: Addison's Disease, Huntington's Disease, Multiple Sclerosis • Permanent Paralysis: 50% for 1 limb, 100% for 2 limbs		

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BENEFITS (continued)

	All Eligible Employees
Group 3 Childhood Covered Conditions	100% of Child Benefit for the First Occurrence of Cerebral Palsy, Cleft lip/palate, Club Foot, Cystic Fibrosis, Down's Syndrome, Muscular Dystrophy, Spina Bifida, and Type 1 Diabetes.
Occupational HIV / Hepatitis	100% of Employee Benefit for the First Occurrence
Wellness Benefit	Provides a per year benefit for completing certain routine wellness screenings or procedures (refer to Plan Highlights section for example procedures). Employee \$50; Spouse \$50; Child \$50
Dependent Age Limits	0 days to 26 years (26 if full time student)
Pre-Existing Condition Limitation	12 month look back period, 12 month exclusion period, Continuity of Coverage
Benefit Reduction (of original amount)	No benefit reductions apply

PLAN HIGHLIGHTS

- Guardian's Critical Illness Product provides ability for an insured to receive a lump sum benefit payment upon first and second diagnosis of any qualified Critical Illnesses listed under covered conditions.
- Benefits are paid directly to the insured when they need it most. Expenditure for claim proceeds are not limited to cover medical expenses, funds can be used under the discretion of the insured for things such as childcare, transportation and to fill in gaps in their medical plan, like co-pays and deductibles.
- Wellness Benefit pays when insured completes screenings such as mammography, colonoscopy, pap smear, PSA, serum cholesterol testing, completion of smoking cessation, and weight reduction programs. Benefits paid even if medical insurance is paying 100% of the cost.
- An insured must port Critical Illness coverage prior to age 70.
- Portability allows the insured to take the coverage with them even if employment has ended. Evidence of Insurability is not required.
- Guardian offers generous Guarantee Issue levels for groups with 25 or more lives.
- **College Tuition Benefit:** Annual enrollment in this plan earns you 2,000 Tuition Rewards (1 Reward = \$1 in tuition reduction at a network of Private Colleges and Universities.) These rewards are yours for your lifetime and can be given to Children, Grandchildren, Nieces, Nephews and Godchildren. Visit www.Guardian.CollegeTuitionBenefit.com to learn more!

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. States specific requirements apply.

Rates Notes

- Spouse rate is based on employee's age bracket. Child rate is included with employee election. Dependent Critical Illness insurance will not take effect if a dependent, other than a newborn, is home confined, confined to the hospital or other health care facility or is unable to perform two or more Activities of Daily Living.
- If any discrepancies between the premiums on this proposal and your bill exist, your bill prevails.

Benefits Notes

- The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. See the actual policy or contact your sales representative for full details.
- Employees age 70 & older must answer health questions for all amounts.
- Dependent Guarantee Issue amounts are limited to 50% of the employee guarantee issue amount.

SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

- The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. There are limitations & special requirements for each condition. See the certificate of coverage or contact your sales representative for full details.
- This policy will not pay for a diagnosis of a listed critical illness that is made before the covered person's Critical Illness effective date with Guardian.
- We will not pay benefits for the First Occurrence of a Critical Illness if it occurs less than 3 months after the First Occurrence of a related Critical Illness for which this Plan paid benefits. By related we mean either: (a) both Critical Illnesses are contained within the Cancer Related Conditions category; or (b) both Critical Illnesses are contained within the Vascular Conditions category; or (c) both Critical Illnesses are contained within the Childhood Conditions category.
- We will not pay benefits for a Second occurrence (recurrence) of a Critical Illness unless the Covered Person has not exhibited symptoms or received care or treatment for that Critical Illness for at least 12 months in a row prior to the recurrence. For purposes of this exclusion, care or treatment does not include: (1) preventive medications in the absence of disease; and (2) routine scheduled follow-up visits to a Doctor.
- First & second occurrence refers to the first & second time an insured experiences or is diagnosed with a covered critical illness while covered under Guardian Critical Illness insurance.
- We do not pay benefits for a third or later occurrence of a Critical Illness.

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SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS (continued)

- A pre-existing condition includes any condition for which an employee, in the twelve month 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.
- 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 limitation period. Please refer to the plan details for specific time periods. State variations may apply.
- We do not pay benefits for charges 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.
- In order to be eligible for coverage: Employees must be legally working: (a) in the United States or (b) outside the United States, for a US based employer, in a country or region approved by Guardian. Subject to state specific variations.
- Employees must be working full-time on the effective date of coverage; otherwise, coverage becomes effective after the completion of the specific waiting period.
- An applicant must enroll within 31 days of the coverage effective date. An annual open enrollment will occur each year during a time period specified by the policyholder. If the applicant enrolls outside of the annual open enrollment period they will be considered a late entrant and must answer health questions.
- Contract #: GP-1-CI-14.
- This coverage will not be effective until approved by a Guardian underwriter. This proposal is subject to a satisfactory financial evaluation. Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage.