
Group Number: 00559169

BrainGu LLC.

ALL ELIGIBLE EMPLOYEES

Here you'll find information about your following employee benefit(s). Be sure to review the enclosed - it provides everything you need to sign up for your Guardian benefits.

PLAN HIGHLIGHTS

- Dental
- Vision
- Life
- Short Term Disability
- Long Term Disability

Questions? Concerns?

Helpline (888) 600-1600

Call weekdays, 7:00 AM to 8:30 PM, EST.

And refer to your plan number: 00559169

Welcome

Dear BrainGu LLC. Employee,

We're pleased to tell you that Guardian will be our coverage provider this year. We have chosen Guardian because of its competitive rates, excellent service reputation, and extensive plan designs.

We have worked hard to negotiate group rates that will be affordable for all employees. All coverage is paid through payroll deduction.

BrainGu LLC.

Dental Benefit Summary

Group Number: 00559169

About Your Benefits:

Taking care of your teeth can be expensive. That's why the right dental insurance is so important — it not only pays for preventive care that can keep you and your family healthy, but it also helps pay for more extensive, costly and often unexpected expenses — such as fillings, crowns and root canals. Plus, you save money and have the assurance that you are getting the right care when you use one of our contracted dentists. Guardian has been providing outstanding dental plans to millions of Americans for more than 50 years. When you enroll with Guardian, you have access to one of the nation's largest dental networks offering significant discounts so you know there's always high-quality, affordable dental care close by. From preventive checkups and cleanings, to comprehensive oral care treatments, we have you covered.

With your **PPO** plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist. Out-of-network benefits are limited to our PPO fee schedule.

Your Dental Plan

PPO

Your Network is	DentalGuard Preferred	
Calendar year deductible	<i>In-Network</i>	<i>Out-of-Network</i>
Individual	\$50	\$50
Family limit	3 per family	
Waived for	Preventive	Preventive
Charges covered for you (co-insurance)	<i>In-Network</i>	<i>Out-of-Network</i>
Preventive Care	100%	100%
Basic Care	80%	80%
Major Care	50%	50%
Orthodontia	Not Covered (applies to all levels)	
Annual Maximum Benefit	\$1500	\$1500
Maximum Rollover	Yes	
Rollover Threshold	\$700	
Rollover Amount	\$350	
Rollover In-network Amount	\$500	
Rollover Account Limit	\$1250	
Lifetime Orthodontia Maximum	Not Applicable	
Dependent Age Limits	26	

A Sample of Services Covered by Your Plan:

		PPO	
		<i>Plan pays (on average)</i>	
		<i>In-network</i>	<i>Out-of-network</i>
Preventive Care	Cleaning (prophylaxis)	100%	100%
	Frequency:	Once Every 6 Months	
	Fluoride Treatments	100%	100%
	Limits:	Under Age 19	
	Oral Exams	100%	100%
	Sealants (per tooth)	100%	100%
	X-rays	100%	100%
Basic Care	Anesthesia*	80%	80%
	Fillings‡	80%	80%
	Perio Surgery	80%	80%
	Periodontal Maintenance	80%	80%
	Frequency:	Once Every 6 Months	
	Repair & Maintenance of Crowns, Bridges & Dentures	80%	80%
	Root Canal	80%	80%
	Scaling & Root Planing (per quadrant)	80%	80%
Major Care	Bridges and Dentures	50%	50%
	Inlays, Onlays, Veneers**	50%	50%
	Simple Extractions	50%	50%
	Single Crowns	50%	50%
	Surgical Extractions	50%	50%

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. **For PPO and or Indemnity members, Crowns, Inlays, Onlays and Labial Veneers are covered only when needed because of decay or injury or other pathology when the tooth cannot be restored with amalgam or composite filling material. When Orthodontia coverage is for "Child(ren)" only, the orthodontic appliance must be placed prior to the age limit set by your plan; If full-time status is required by your plan in order to remain insured after a certain age; then orthodontic maintenance may continue as long as full-time student status is maintained. If Orthodontia coverage is for "Adults and Child(ren)" this limitation does not apply. *General Anesthesia – restrictions may apply. ‡For PPO and or Indemnity members, Fillings – restrictions may apply to composite fillings.

This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. The plan documents are the final arbiter of coverage. Coverage terms may vary by state and actual sold plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium actually billed, the latter prevails.

Manage Your Benefits:

Go to www.GuardianAnytime.com to access secure information about your Guardian benefits including access to an image of your ID Card. Your on-line account will be set up within 30 days after your plan effective date..

Find A Dentist:

Visit www.GuardianAnytime.com
Click on "Find A Provider"; You will need to know your plan, which can be found on the first page of your dental benefit summary.

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: 00559169

Please call the Guardian Helpline if you need to use your benefits within 30 days of plan effective date. Please note, self-serve options over the phone or online at Guardian Anytime are not available until the case is fully implemented, please wait to speak to a live agent when calling the Guardian Helpline.

EXCLUSIONS AND LIMITATIONS

- 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.
- **PPO and or 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 by this plan. We won't pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth lost or extracted after the covered person became insured by this plan. R3-DG2000

Dental Maximum Rollover[®]

Save Your Unused Claims Dollars For When You Need Them Most

Guardian will roll over a portion of your unused annual maximum into your personal Maximum Rollover Account (MRA). If you reach your Plan Annual Maximum in future years, you can use money from your MRA. To qualify for an MRA, you must have a paid claim (not just a visit) and must not have exceeded the paid claims threshold during the benefit year. Your MRA may not exceed the MRA limit. You can view your annual MRA statement detailing your account and those of your dependents on www.GuardianAnytime.com.

Please note that actual maximum limitations and thresholds vary by plan. Your plan may vary from the one used below as an example to illustrate how the Maximum Rollover functions.

Plan Annual Maximum*	Threshold	Maximum Rollover Amount	In-Network Only Rollover Amount	Maximum Rollover Account Limit
\$1500	\$700	\$350	\$500	\$1250
Maximum claims reimbursement	Claims amount that determines rollover eligibility	Additional dollars added to Plan Annual Maximum for future years	Additional dollars added to Plan Annual Maximum for future years if only in-network providers were used during the benefit year	Plan Annual Maximum plus Maximum Rollover cannot exceed \$2,750 in total

* If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1500 PPO/\$1000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan.

Here's how the benefits work:

YEAR ONE: Jane starts with a \$1,500 Plan Annual Maximum. She submits \$150 in dental claims. Since she did not reach the \$700 Threshold, she receives a \$350 rollover that will be applied to Year Two.

YEAR TWO: Jane now has an increased Plan Annual Maximum of \$1,850. This year, she submits \$50 in claims and receives an additional \$350 rollover added to her Plan Annual Maximum.

YEAR THREE: Jane now has an increased Plan Annual Maximum of \$2,200. This year, she submits \$2,100 in claims. All claims are paid due to the amount accumulated in her Maximum Rollover Account.

YEAR FOUR: Jane's Plan Annual Maximum is \$1,600 (\$1,500 Plan Annual Maximum + \$100 remaining in her Maximum Rollover Account).



For Overview of your Dental Benefits, please see About Your Benefit Section of this Enrollment Booklet.

NOTES:

You and your insured dependents maintain separate MRAs based on your own claim activity. Each MRA may not exceed the MRA limit.

Cases on either a calendar year or policy year accumulation basis qualify for the Maximum Rollover feature. For calendar year cases with an effective date in October, November or December, the Maximum Rollover feature starts as of the first full benefit year. For example, if a plan starts in November of 2013, the claim activity in 2014 will be used and applied to MRAs for use in 2015.

Under either benefit year set up (calendar year or policy year), Maximum Rollover for new entrants joining with 3 months or less remaining in the benefit year, will not begin until the start of the next full benefit year. Maximum Rollover is deferred for members who have coverage of Major services deferred. For these members, Maximum Rollover starts when coverage of Major services starts, or the start of the next benefit year if 3 months or less remain until the next benefit year. (Actual eligibility timeframe may vary. See your Plan Details for the most accurate information.)

Guardian's Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America or its subsidiaries, 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.

Policy Form #GP-1-DG2000, et al.

Vision Benefit Summary

Group Number: 00559169

About Your Benefits:

Eye care is a vital component of a healthy lifestyle. With vision insurance, having regular exams and purchasing contacts or glasses is simple and affordable. The coverage is inexpensive, yet the benefits can be significant! Guardian provides rich, flexible plans that allow you to safeguard your health while saving you money. Review your plan options and see why vision insurance may be a great benefit for you.

Significant out-of-pocket savings available with your **Full Feature** plan by visiting one of Davis Vision's network locations including retail centers such as Wal-Mart®, JCPenney®, Sears®, Target®, Sam's Club®, Pearle®, and Visionworks®.

Your Vision Plan	Full Feature - Designer	
Your Network is	Davis Vision	
Copay		
Exams Copay	\$ 10	
Materials Copay <i>(waived for non-formulary elective contact lenses)</i>	\$ 25	
Sample of Covered Services	<i>You pay (after copay if applicable):</i>	
	<i>In-network</i>	<i>Out-of-network</i>
Eye Exams	\$0	Amount over \$50
Single Vision Lenses	\$0	Amount over \$48
Lined Bifocal Lenses	\$0	Amount over \$67
Lined Trifocal Lenses	\$0	Amount over \$86
Lenticular Lenses	\$0	Amount over \$126
Frames	80% of amount over \$130*2	Amount over \$48
Contact Lenses <i>(Elective and conventional)</i>	85% of amount over \$130*	Amount over \$105
Contact Lenses <i>(Planned replacement and disposable)</i>	85% of amount over \$130*	Amount over \$105
Contact Lenses <i>(Medically Necessary)</i>	\$0	Amount over \$210
Cosmetic Extras	Avg. 40-60% off retail price	No discounts
Glasses <i>(Additional pair of frames and lenses)</i>	Courtesy discount from most providers	No discounts
Laser Correction Surgery Discount	Up to 25% off the usual charge or 5% off promotional price	No discounts
Service Frequencies		
Exams	Every calendar year	
Lenses <i>(for glasses or contact lenses)‡‡</i>	Every calendar year	
Frames	Every two calendar years	
Network discounts <i>(glasses and contact lens professional service)</i>	Applies to first purchase & courtesy discount from most providers on subsequent purchases.	
Dependent Age Limits	26	

Visit www.GuardianAnytime.com and click on "Find a Provider"

This is only a partial list of vision services. Your certificate of benefits will show exactly what is covered and excluded.

Davis

- ‡‡Benefit includes coverage for glasses or contact lenses, not both.
- Contact lenses from Davis Vision's Collection are available at most private practice locations with Full Feature and Materials Only plans. Contacts from the collection are covered in full including fitting and evaluation, in excess of the plan's materials copay. Elective contacts that are not part of the Collection are covered up to the plan's elective contact lens allowance and the materials copay is waived.
- *Due to lower prices available at Wal-mart and Sam's Club locations, discounts do not apply. Members will pay 100% of the amount over their allowance.

- For Davis Vision, complete eyeglasses must be purchased at one time from one provider. For example, if a member purchases only lenses, he or she cannot purchase frames later in the same benefit period. The member is not eligible for new vision materials until the next benefit period. Only charges for an initial purchase can be used toward the material allowance. Any unused balance remaining after the initial purchase cannot be banked for future use.
- ²Extra \$50 at Visionworks stores

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Please call the Guardian Helpline if you need to use your benefits within 30 days of plan effective date. Please note, self-serve options over the phone or online at Guardian Anytime are not available until the case is fully implemented, please wait to speak to a live agent when calling the Guardian Helpline.

EXCLUSIONS AND LIMITATIONS

Important Information: This policy provides vision care limited benefits health insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. Coverage is limited to those charges that are necessary for a routine vision examination. Co-pays apply. The plan does not pay for: orthoptics or vision training and any associated supplemental testing; medical or surgical treatment of the eye; and eye examination or corrective eyewear required by an employer as a condition of employment; replacement of lenses and frames that are furnished under this plan, which are lost or broken (except at normal intervals when services are otherwise available or a warranty exists). The plan limits benefits for blended lenses, oversized lenses, photochromic lenses, tinted lenses, progressive multifocal lenses, coated or laminated lenses, a frame that exceeds plan allowance, cosmetic lenses; U-V protected lenses and optional cosmetic processes.

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-I-DAVIS-05-VIS et al.

Laser Correction Surgery:

Up to 25% off for vision laser surgery.

Laser surgery is not an insured benefit. The surgery is available at a discounted fee. The covered person must pay the entire discounted fee. In addition, the laser surgery discount may not be available in all states.



NOTICE OF PRIVACY PRACTICES

THIS NOTICE DESCRIBES HOW HEALTH INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION.

PLEASE REVIEW IT CAREFULLY.

Effective: 05/01/2016

This Notice of Privacy Practices describes how Guardian and its subsidiaries may use and disclose your Protected Health Information (PHI) in order to carry out treatment, payment and health care operations and for other purposes permitted or required by law.

Guardian is required by law to maintain the privacy of PHI and to provide you with notice of our legal duties and privacy practices concerning PHI. We are required to abide by the terms of this Notice so long as it remains in effect. We reserve the right to change the terms of this Notice of Privacy Practices as necessary and to make the new Notice effective for all PHI maintained by us. If we make material changes to our privacy practices, copies of revised notices will be made available on request and circulated as required by law. Copies of our current Notice may be obtained by contacting Guardian (using the information supplied below), or on our Web site at www.guardianlife.com/privacy-policy.

What is Protected Health Information (PHI):

PHI is individually identifiable information (including demographic information) relating to your health, to the health care provided to you or to payment for health care. PHI refers particularly to information acquired or maintained by us as a result of your having health coverage (including medical, dental, vision and long term care coverage).

In What Ways may Guardian Use and Disclose your Protected Health Information (PHI):

Guardian has the right to use or disclose your PHI without your written authorization to assist in your treatment, to facilitate payment and for health care operations purposes. There are certain circumstances where we are required by law to use or disclose your PHI. And there are other purposes, listed below, where we are permitted to use or disclose your PHI without further authorization from you. Please note that examples are provided for illustrative purposes only and are not intended to indicate every use or disclosure that may be made for a particular purpose.

Guardian has the right to use or disclose your PHI for the following purposes:

Treatment. Guardian may use and disclose your PHI to assist your health care providers in your diagnosis and treatment. For example, we may disclose your PHI to providers to supply information about alternative treatments.

Payment. Guardian may use and disclose your PHI in order to pay for the services and resources you may receive. For example, we may disclose your PHI for payment purposes to a health care provider or a health plan. Such purposes may include: ascertaining your range of benefits; certifying that you received treatment; requesting details regarding your treatment to determine if your benefits will cover, or pay for, your treatment.

Health Care Operations. Guardian may use and disclose your PHI to perform health care operations, such as administrative or business functions. For example, we may use your PHI for underwriting and premium rating purposes. However, we will not use or disclose your genetic information for underwriting purposes and are prohibited by law from doing so.

Appointment Reminders. Guardian may use and disclose your PHI to contact you and remind you of appointments.

Health Related Benefits and Services. Guardian may use and disclose PHI to inform you of health related benefits or services that may be of interest to you.

Plan Sponsors. Guardian may use or disclose PHI to the plan sponsor of your group health plan to permit the plan sponsor to perform plan administration functions. For example, a plan may contact us regarding benefits, service or coverage issues. We may also disclose summary health information about the enrollees in your group health plan to the plan sponsor so that the sponsor can obtain premium bids for health insurance coverage, or to decide whether to modify, amend or terminate your group health plan.

Guardian is required to use or disclose your PHI:

- To you or your personal representative (someone with the legal right to make health care decisions for you);
- To the Secretary of the Department of Health and Human Services, when conducting a compliance investigation, review or enforcement action related to health information privacy or security; and
- Where otherwise required by law.

Guardian is Required to Notify You of any Breaches of Your Unsecured PHI.

Although Guardian takes reasonable, industry-standard measures to protect your PHI, should a breach occur, Guardian is required by law to notify affected individuals. Under federal medical privacy law, a breach means the acquisition, access, use, or disclosure of unsecured PHI in a manner not permitted by law that compromises the security or privacy of the PHI.

Other Uses and Disclosures.

Guardian may also use and disclose your PHI for the following purposes without your authorization:

- We may disclose your PHI to persons involved in your care or payment for care, such as a family member or close personal friend, when you are present and do not object, when you are incapacitated, under certain circumstances during an emergency or when otherwise permitted by law.
- We may use or disclose your PHI for public health activities, such as reporting of disease, injury, birth and death, and for public health investigations.
- We may use or disclose your PHI in an emergency, directly to or through a disaster relief entity, to find and tell those close to you of your location or condition
- We may disclose your PHI to the proper authorities if we suspect child abuse or neglect; we may also disclose your PHI if we believe you to be a victim of abuse, neglect, or domestic violence.
- We may disclose your PHI to a government oversight agency authorized by law to conducting audits, investigations, or civil or criminal proceedings.
- We may use or disclose your PHI in the course of a judicial or administrative proceeding (e.g., to respond to a subpoena or discovery request).
- We may disclose your PHI to the proper authorities for law enforcement purposes.
- We may disclose your PHI to coroners, medical examiners, and/or funeral directors consistent with law.
- We may use or disclose your PHI for organ or tissue donation.
- We may use or disclose your PHI for research purposes, but only as permitted by law.
- We may use or disclose PHI to avert a serious threat to health or safety.
- We may use or disclose your PHI if you are a member of the military as required by armed forces services.
- We may use or disclose your PHI to comply with workers' compensation and other similar programs.
- We may disclose your PHI to third party business associates that perform services for us, or on our behalf (e.g. vendors).
- We may use and disclose your PHI to federal officials for intelligence and national security activities authorized by law. We also may disclose your PHI to authorized federal officials in order to protect the President, other officials or foreign heads of state, or to conduct investigations authorized by law.
- We may disclose your PHI to correctional institutions or law enforcement officials if you are an inmate or under the custody of a law enforcement official (e.g., for the institution to provide you with health care services, for the safety and security of the institution, and/or to protect your health and safety or the health and safety of other individuals).
- We may use or disclose your PHI to your employer under limited circumstances related primarily to workplace injury or illness or medical surveillance.

We generally will not sell your PHI, or use or disclose PHI about you for marketing purposes without your authorization unless otherwise permitted by law.

Your Rights with Regard to Your Protected Health Information (PHI):

Your Authorization for Other Uses and Disclosures. Other than for the purposes described above, or as otherwise permitted by law, Guardian must obtain your written authorization to use or disclose your PHI. You have the right to revoke that authorization in writing except to the extent that: (i) we have taken action in reliance upon the authorization prior to your written revocation, or (ii) you were required to give us your authorization as a condition of obtaining coverage, and we have the right, under other law, to contest a claim under the coverage or the coverage itself.

Under federal and state law, certain kinds of PHI may require enhanced privacy protections. These forms of PHI include information pertaining to:

- HIV/AIDS testing, diagnosis or treatment
- Venereal and /or communicable Disease(s)
- Genetic Testing
- Alcohol and drug abuse prevention, treatment and referral
- Psychotherapy notes

We will only disclose these types of delineated information when permitted or required by law or upon your prior written authorization.

Your Right to an Accounting of Disclosures. An 'accounting of disclosures' is a list of certain disclosures we have made, if any, of your PHI. You have the right to receive an accounting of certain disclosures of your PHI that were made by us. This right applies to disclosures for purposes other than those made to carry out treatment, payment and health care operations as described in this notice. It excludes disclosures made to you, or those made for notification purposes.

We ask that you submit your request in writing by completing our form. Your request may state a requested time period not more than six years prior to the date when you make your request. Your request should indicate in what form you want the list (e.g., paper, electronically). Our form for Accounting of Disclosure requests is available at www.guardianlife.com/privacy-policy.

Your Right to Obtain a Paper Copy of This Notice. You have a right to request a paper copy of this notice even if you have previously agreed to accept this notice electronically. You may obtain a paper copy of this notice by sending a request to the contact information listed at the end of this notice.

Your Right to File a Complaint. If you believe your privacy rights have been violated, you may file a complaint with Guardian or the Secretary of U.S. Department of Health and Human Services. If you wish to file a complaint with Guardian, you may do so using the contact information below. You will not be penalized for filing a complaint.

Please submit any exercise of the Rights designated below to Guardian in writing using the contact information listed below. For some requests, Guardian may charge for reasonable costs associated with complying with your requests; in such a case, we will notify you of the cost involved and provide you the opportunity to modify your request before any costs are incurred.

Your Right to Request Restrictions. You have the right to request a restriction on the PHI we use or disclose about you for treatment, payment or health care operations as described in this notice. You also have the right to request a restriction on the medical information we disclose about you to someone who is involved in your care or the payment for your care.

Guardian is not required to agree to your request; however, if we do agree, we will comply with your request until we receive notice from you that you no longer want the restriction to apply (except as required by law or in emergency situations). Your request must describe in a clear and concise manner: (a) the information you wish restricted; (b) whether you are requesting to limit Guardian's use, disclosure or both; and (c) to whom you want the limits to apply.

Your Right to Request Confidential Communications. You have the right to request that Guardian communicate with you about your PHI be in a particular manner or at a certain location. For example, you may ask that we contact you at work rather than at home. We are required to accommodate all reasonable requests made in writing, when such requests clearly state that your life could be endangered by the disclosure of all or part of your PHI.

Your Right to Amend Your PHI If you feel that any PHI about you, which is maintained by Guardian, is inaccurate or incomplete, you have the right to request that such PHI be amended or corrected. Within your written request, you must provide a reason in support of your request. Guardian reserves the right to deny your request if: (i) the PHI was not created by Guardian, unless the person or entity that created the information is no longer available to amend it (ii) if we do not maintain the PHI at issue (iii) if you would not be permitted to inspect and copy the PHI at issue or (iv) if the PHI we maintain about you is accurate and complete. If we deny your request, you may submit a written statement of your disagreement to us, and we will record it with your health information.

Your Right to Access to Your PHI. You have the right to inspect and obtain a copy of your PHI that we maintain in designated record sets. Under certain circumstances, we may deny your request to inspect and copy your PHI. In an instance where you are denied access and have a right to have that determination reviewed, a licensed health care professional chosen by Guardian will review your request and the denial. The person conducting the review will not be the person who denied your request. Guardian promises to comply with the outcome of the review.

How to Contact Us:

If you have any questions about this Notice or need further information about matters covered in this Notice, please call the toll-free number on the back of your Guardian ID card. If you are a broker please call 800-627-4200. All others please contact us at 800-541-7846. You can also write to us with your questions, or to exercise any of your rights, at the address below:

Attention: Guardian Corporate Privacy Officer
National Operations

Address: The Guardian Life Insurance Company of America
Group Quality Assurance - Northeast
P.O. Box 2457
Spokane, WA 99210-2457

Life Benefit Summary
Group Number: 00559169

About Your Benefits:

Your family depends on you in many ways and you've worked hard to ensure their financial security. But if something happened to you, will your family be protected? Will your loved ones be able to stay in their home, pay bills, and prepare for the future. Life insurance provides a financial benefit that your family can depend on. And getting it at work is easier, more convenient and more affordable than doing it on your own. If you have financial dependents- a spouse, children or aging parents, having life insurance is a responsible and a smart decision. Enroll today to secure their future!

What Your Benefits Cover:

	BASIC LIFE	VOLUNTARY TERM LIFE
Employee Benefit	Your employer provides Basic Life Coverage for all full time employees in the amount of 100% of your annual salary, to a maximum of \$200,000.	\$10,000 increments to a maximum of \$250,000. See Cost Illustration page for details.
Accidental Death and Dismemberment	Your Basic Life coverage includes Accidental Death and Dismemberment coverage.	Not available
Spouse/Domestic Partner[‡] Benefit	N/A	\$5,000 increments to a maximum of \$250,000. See Cost Illustration page for details.
Child Benefit	N/A	Your dependent children age 14 days to 26 years. \$1,000 increments to a maximum of \$10,000. 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.	Guarantee Issue coverage up to \$200,000 per employee	We Guarantee Issue coverage up to: Employee Less than age 65 \$100,000, 65-69 \$50,000, 70+ \$10,000. Spouse Less than age 65 \$25,000, 65-69 \$10,000, 70+ \$0. Dependent children \$10,000.
Premiums	Covered by your company if you meet eligibility requirements	Increase on plan anniversary after you enter next five-year age group
Portability: Allows you to take coverage with you if you terminate employment.	Yes, with age and other restrictions	Yes, with age and other restrictions
Conversion: Allows you to continue your coverage after your group plan has terminated.	Yes, with restrictions; see certificate of benefits	Yes, with restrictions; see certificate of benefits

BASIC LIFE**VOLUNTARY TERM LIFE**

Accelerated Life Benefit: A lump sum benefit is paid to you if you are diagnosed with a terminal condition, as defined by the plan.	Yes	Yes
Waiver of Premiums: Premium will not need to be paid if you are totally disabled.	For employees disabled prior to age 60, with premiums waived until age 65, if conditions are met	For employees disabled prior to age 60, with premiums waived until age 65, if conditions met
Benefit Reductions: Benefits are reduced by a certain percentage as an employee ages.	35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80	35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80

Subject to coverage limits

‡ Spouse coverage terminates at age 70.

Manage Your Benefits:

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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: 00559169

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. To help you assess your needs, you can also go to Guardian Anytime and view a video: <https://www.guardiananytime.com/gafd/wps/portal/fdhome/employees/products-coverage/life>

Employee	Monthly premiums displayed.								
	Policy Election Cost Per Age Bracket								
Policy Election Amount	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69 [†]
\$10,000	\$1.03	\$1.07	\$1.35	\$1.94	\$3.13	\$5.01	\$7.53	\$10.76	\$16.95
\$20,000	\$2.06	\$2.14	\$2.70	\$3.88	\$6.26	\$10.02	\$15.06	\$21.52	\$33.90
\$30,000	\$3.09	\$3.21	\$4.05	\$5.82	\$9.39	\$15.03	\$22.59	\$32.28	\$50.85
\$40,000	\$4.12	\$4.28	\$5.40	\$7.76	\$12.52	\$20.04	\$30.12	\$43.04	\$67.80
\$50,000	\$5.15	\$5.35	\$6.75	\$9.70	\$15.65	\$25.05	\$37.65	\$53.80	\$84.75
\$60,000	\$6.18	\$6.42	\$8.10	\$11.64	\$18.78	\$30.06	\$45.18	\$64.56	\$101.70
\$70,000	\$7.21	\$7.49	\$9.45	\$13.58	\$21.91	\$35.07	\$52.71	\$75.32	\$118.65
\$80,000	\$8.24	\$8.56	\$10.80	\$15.52	\$25.04	\$40.08	\$60.24	\$86.08	\$135.60
\$90,000	\$9.27	\$9.63	\$12.15	\$17.46	\$28.17	\$45.09	\$67.77	\$96.84	\$152.55
\$100,000	\$10.30	\$10.70	\$13.50	\$19.40	\$31.30	\$50.10	\$75.30	\$107.60	\$169.50
\$110,000	\$11.33	\$11.77	\$14.85	\$21.34	\$34.43	\$55.11	\$82.83	\$118.36	\$186.45
\$120,000	\$12.36	\$12.84	\$16.20	\$23.28	\$37.56	\$60.12	\$90.36	\$129.12	\$203.40
\$130,000	\$13.39	\$13.91	\$17.55	\$25.22	\$40.69	\$65.13	\$97.89	\$139.88	\$220.35
\$140,000	\$14.42	\$14.98	\$18.90	\$27.16	\$43.82	\$70.14	\$105.42	\$150.64	\$237.30
\$150,000	\$15.45	\$16.05	\$20.25	\$29.10	\$46.95	\$75.15	\$112.95	\$161.40	\$254.25
\$160,000	\$16.48	\$17.12	\$21.60	\$31.04	\$50.08	\$80.16	\$120.48	\$172.16	\$271.20
\$170,000	\$17.51	\$18.19	\$22.95	\$32.98	\$53.21	\$85.17	\$128.01	\$182.92	\$288.15
\$180,000	\$18.54	\$19.26	\$24.30	\$34.92	\$56.34	\$90.18	\$135.54	\$193.68	\$305.10
\$190,000	\$19.57	\$20.33	\$25.65	\$36.86	\$59.47	\$95.19	\$143.07	\$204.44	\$322.05
\$200,000	\$20.60	\$21.40	\$27.00	\$38.80	\$62.60	\$100.20	\$150.60	\$215.20	\$339.00
\$210,000	\$21.63	\$22.47	\$28.35	\$40.74	\$65.73	\$105.21	\$158.13	\$225.96	\$355.95
\$220,000	\$22.66	\$23.54	\$29.70	\$42.68	\$68.86	\$110.22	\$165.66	\$236.72	\$372.90
\$230,000	\$23.69	\$24.61	\$31.05	\$44.62	\$71.99	\$115.23	\$173.19	\$247.48	\$389.85
\$240,000	\$24.72	\$25.68	\$32.40	\$46.56	\$75.12	\$120.24	\$180.72	\$258.24	\$406.80
\$250,000	\$25.75	\$26.75	\$33.75	\$48.50	\$78.25	\$125.25	\$188.25	\$269.00	\$423.75
Spouse/DP	Policy Election Amount								
\$10,000	\$1.03	\$1.07	\$1.35	\$1.94	\$3.13	\$5.01	\$7.53	\$10.76	\$16.95
\$15,000	\$1.55	\$1.61	\$2.03	\$2.91	\$4.70	\$7.52	\$11.30	\$16.14	\$25.43
\$20,000	\$2.06	\$2.14	\$2.70	\$3.88	\$6.26	\$10.02	\$15.06	\$21.52	\$33.90
\$25,000	\$2.58	\$2.68	\$3.38	\$4.85	\$7.83	\$12.53	\$18.83	\$26.90	\$42.38

Voluntary Life Cost Illustration *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$30,000	\$3.09	\$3.21	\$4.05	\$5.82	\$9.39	\$15.03	\$22.59	\$32.28	\$50.85
\$35,000	\$3.61	\$3.75	\$4.73	\$6.79	\$10.96	\$17.54	\$26.36	\$37.66	\$59.33
\$40,000	\$4.12	\$4.28	\$5.40	\$7.76	\$12.52	\$20.04	\$30.12	\$43.04	\$67.80
\$45,000	\$4.64	\$4.82	\$6.08	\$8.73	\$14.09	\$22.55	\$33.89	\$48.42	\$76.28
\$50,000	\$5.15	\$5.35	\$6.75	\$9.70	\$15.65	\$25.05	\$37.65	\$53.80	\$84.75
\$55,000	\$5.67	\$5.89	\$7.43	\$10.67	\$17.22	\$27.56	\$41.42	\$59.18	\$93.23
\$60,000	\$6.18	\$6.42	\$8.10	\$11.64	\$18.78	\$30.06	\$45.18	\$64.56	\$101.70
\$65,000	\$6.70	\$6.96	\$8.78	\$12.61	\$20.35	\$32.57	\$48.95	\$69.94	\$110.18
\$70,000	\$7.21	\$7.49	\$9.45	\$13.58	\$21.91	\$35.07	\$52.71	\$75.32	\$118.65
\$75,000	\$7.73	\$8.03	\$10.13	\$14.55	\$23.48	\$37.58	\$56.48	\$80.70	\$127.13
\$80,000	\$8.24	\$8.56	\$10.80	\$15.52	\$25.04	\$40.08	\$60.24	\$86.08	\$135.60
\$85,000	\$8.76	\$9.10	\$11.48	\$16.49	\$26.61	\$42.59	\$64.01	\$91.46	\$144.08
\$90,000	\$9.27	\$9.63	\$12.15	\$17.46	\$28.17	\$45.09	\$67.77	\$96.84	\$152.55
\$95,000	\$9.79	\$10.17	\$12.83	\$18.43	\$29.74	\$47.60	\$71.54	\$102.22	\$161.03
\$100,000	\$10.30	\$10.70	\$13.50	\$19.40	\$31.30	\$50.10	\$75.30	\$107.60	\$169.50
\$105,000	\$10.82	\$11.24	\$14.18	\$20.37	\$32.87	\$52.61	\$79.07	\$112.98	\$177.98
\$110,000	\$11.33	\$11.77	\$14.85	\$21.34	\$34.43	\$55.11	\$82.83	\$118.36	\$186.45
\$115,000	\$11.85	\$12.31	\$15.53	\$22.31	\$36.00	\$57.62	\$86.60	\$123.74	\$194.93
\$120,000	\$12.36	\$12.84	\$16.20	\$23.28	\$37.56	\$60.12	\$90.36	\$129.12	\$203.40
\$125,000	\$12.88	\$13.38	\$16.88	\$24.25	\$39.13	\$62.63	\$94.13	\$134.50	\$211.88
\$130,000	\$13.39	\$13.91	\$17.55	\$25.22	\$40.69	\$65.13	\$97.89	\$139.88	\$220.35
\$135,000	\$13.91	\$14.45	\$18.23	\$26.19	\$42.26	\$67.64	\$101.66	\$145.26	\$228.83
\$140,000	\$14.42	\$14.98	\$18.90	\$27.16	\$43.82	\$70.14	\$105.42	\$150.64	\$237.30
\$145,000	\$14.94	\$15.52	\$19.58	\$28.13	\$45.39	\$72.65	\$109.19	\$156.02	\$245.78
\$150,000	\$15.45	\$16.05	\$20.25	\$29.10	\$46.95	\$75.15	\$112.95	\$161.40	\$254.25
\$155,000	\$15.97	\$16.59	\$20.93	\$30.07	\$48.52	\$77.66	\$116.72	\$166.78	\$262.73
\$160,000	\$16.48	\$17.12	\$21.60	\$31.04	\$50.08	\$80.16	\$120.48	\$172.16	\$271.20
\$165,000	\$17.00	\$17.66	\$22.28	\$32.01	\$51.65	\$82.67	\$124.25	\$177.54	\$279.68
\$170,000	\$17.51	\$18.19	\$22.95	\$32.98	\$53.21	\$85.17	\$128.01	\$182.92	\$288.15
\$175,000	\$18.03	\$18.73	\$23.63	\$33.95	\$54.78	\$87.68	\$131.78	\$188.30	\$296.63
\$180,000	\$18.54	\$19.26	\$24.30	\$34.92	\$56.34	\$90.18	\$135.54	\$193.68	\$305.10
\$185,000	\$19.06	\$19.80	\$24.98	\$35.89	\$57.91	\$92.69	\$139.31	\$199.06	\$313.58

Voluntary Life Cost Illustration *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$190,000	\$19.57	\$20.33	\$25.65	\$36.86	\$59.47	\$95.19	\$143.07	\$204.44	\$322.05
\$195,000	\$20.09	\$20.87	\$26.33	\$37.83	\$61.04	\$97.70	\$146.84	\$209.82	\$330.53
\$200,000	\$20.60	\$21.40	\$27.00	\$38.80	\$62.60	\$100.20	\$150.60	\$215.20	\$339.00
\$205,000	\$21.12	\$21.94	\$27.68	\$39.77	\$64.17	\$102.71	\$154.37	\$220.58	\$347.48
\$210,000	\$21.63	\$22.47	\$28.35	\$40.74	\$65.73	\$105.21	\$158.13	\$225.96	\$355.95
\$215,000	\$22.15	\$23.01	\$29.03	\$41.71	\$67.30	\$107.72	\$161.90	\$231.34	\$364.43
\$220,000	\$22.66	\$23.54	\$29.70	\$42.68	\$68.86	\$110.22	\$165.66	\$236.72	\$372.90
\$225,000	\$23.18	\$24.08	\$30.38	\$43.65	\$70.43	\$112.73	\$169.43	\$242.10	\$381.38
\$230,000	\$23.69	\$24.61	\$31.05	\$44.62	\$71.99	\$115.23	\$173.19	\$247.48	\$389.85
\$235,000	\$24.21	\$25.15	\$31.73	\$45.59	\$73.56	\$117.74	\$176.96	\$252.86	\$398.33
\$240,000	\$24.72	\$25.68	\$32.40	\$46.56	\$75.12	\$120.24	\$180.72	\$258.24	\$406.80
\$245,000	\$25.24	\$26.22	\$33.08	\$47.53	\$76.69	\$122.75	\$184.49	\$263.62	\$415.28
\$250,000	\$25.75	\$26.75	\$33.75	\$48.50	\$78.25	\$125.25	\$188.25	\$269.00	\$423.75

Policy Election Amount

Child(ren)

\$1,000	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17
\$2,000	\$0.34	\$0.34	\$0.34	\$0.34	\$0.34	\$0.34	\$0.34	\$0.34	\$0.34
\$3,000	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51
\$4,000	\$0.68	\$0.68	\$0.68	\$0.68	\$0.68	\$0.68	\$0.68	\$0.68	\$0.68
\$5,000	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86
\$6,000	\$1.03	\$1.03	\$1.03	\$1.03	\$1.03	\$1.03	\$1.03	\$1.03	\$1.03
\$7,000	\$1.20	\$1.20	\$1.20	\$1.20	\$1.20	\$1.20	\$1.20	\$1.20	\$1.20
\$8,000	\$1.37	\$1.37	\$1.37	\$1.37	\$1.37	\$1.37	\$1.37	\$1.37	\$1.37
\$9,000	\$1.54	\$1.54	\$1.54	\$1.54	\$1.54	\$1.54	\$1.54	\$1.54	\$1.54
\$10,000	\$1.71	\$1.71	\$1.71	\$1.71	\$1.71	\$1.71	\$1.71	\$1.71	\$1.71

Refer to Guarantee Issue row on page above for Voluntary Life GI amounts.

Premiums for Voluntary Life Increase in five-year increments

‡Spouse/DP coverage premium is based on Employee age. Coverage for the spouse terminates at spouse's age 70.

†Benefit reductions apply.

Manage Your Benefits:

Go to 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: 00559169

LIMITATIONS AND EXCLUSIONS:

A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS FOR LIFE AND AD&D COVERAGE:

You must be working full-time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specific waiting period. 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 one year; or (b) in an area under travel warning by the US Department of State. Subject to state specific variations. Evidence of Insurability is required on all late enrollees. This coverage will not be effective until approved by a Guardian underwriter. This proposal is hedged subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description.

Dependent life insurance will not take effect if a dependent, other than a newborn, is confined to the hospital or other health care facility or is unable to perform the normal activities of someone of like age and sex.

Accelerated Life Benefit is not paid to an employee under the following circumstances: one who is required by law to use the benefit to pay creditors; is required by court order to pay the benefit to another person; is required by a government agency to use the payment to receive a government benefit; or loses his or her group coverage before an accelerated benefit is paid.

Voluntary Life Only:

We pay no benefits if the insured's death is due to suicide within two years from the insured's original effective date. This two year limitation also applies to any increase in benefit. This exclusion may vary according to state law. Late entrants and benefit increases require underwriting approval.

GP-I-R-LB-90, GP-I-R-EOPT-96

Guarantee Issue/Conditional Issue amounts may vary based on age and case size. See your Plan Administrator for details. Late entrants and benefit increases require underwriting approval.

For AD&D: We pay no benefits for any loss caused: by willful self-injury; sickness, disease or medical treatment; by participating in a civil disorder or committing a felony; Traveling on any type of aircraft while having duties on that aircraft; by declared or undeclared act of war or armed aggression; while a member of any armed force (May vary by state); while driving a motor vehicle without a current, valid driver's license; by legal intoxication; or by voluntarily using a non-prescription controlled substance. Contract #GP-I-R-ADCLI-00 et al. We won't pay more than 100% of the Insurance amount for all losses due to the same accident, except as stated. The loss must occur within a specified period of time of the accident. Please see contract for specific definition; definition of loss may vary depending on the benefit payable.

This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. The plan documents are the final arbiter of coverage. Coverage terms may vary by state and actual sold plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium actually billed, the latter prevails.

WillPrep Services

Special bonus for participants in voluntary life plan

Your employer has worked with Guardian to make WillPrep Services available to eligible members with Voluntary Life plans. Keeping an up-to-date will is essential to ensuring that your assets are distributed as you intended, no matter the size of your estate. You may be avoiding creating a will because you believe you can't afford the time or legal expense. Now you can with WillPrep Services.

WillPrep Services offer support and guidance to help you properly prepare the documents necessary to preserve your family's financial security. WillPrep has a range of services including online planning documents, a resource library and access to professionals* to help with issues related to:

- | | | |
|-----------------------------------|------------------------------------|--------------------------|
| ▪ Advanced Health Care Directives | ▪ Financial Power of Attorney | ▪ Wills and Living Wills |
| ▪ Estate Taxes | ▪ Guardianship and Conservatorship | ▪ Resource Library |
| ▪ Executors & Probate | ▪ Healthcare Power of Attorney | ▪ Trusts |

For more information about WillPrep Services, go to www.ibhwillprep.com; User name: WillPrep; Password: GLIC09 or call 1-877-433-6789

*The Option of an attorney prepared will is available for a small fee.

WillPrep Services are provided by Integrated Behavioral Health, Inc., and its contractors. The Guardian Life Insurance Company of America (Guardian) does not provide any part of WillPrep Services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the Administration Agreement can provide the actual terms, services, limitations and exclusions. Guardian and IBH reserve the right to discontinue the WillPrep Services at any time without notice. Legal services will not be provided in connection with or preparation for any action against Guardian, IBH, or your employer.

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Disability Benefit Summary

Group Number: 00559169

About Your Benefits:

You probably have insurance for your car or home, but what about the source of income that pays for it? You rely on your paycheck for so many things, but what if you were suddenly unable to work due to an accident or illness? How will you put food on the table, pay your mortgage or heat your home? Disability insurance can help replace lost income and make a difficult time a little easier. Protect your most valuable asset, your paycheck—enroll today!

What Your Benefits Cover:

	Short-Term Disability	Long-Term Disability
Coverage amount	50% of salary to maximum \$1500/week	50% of salary to maximum \$7500/month
Maximum payment period: Maximum length of time you can receive disability benefits.	12 weeks	Social Security Normal Retirement Age
Accident benefits begin: The length of time you must be disabled before benefits begin.	Day 8	Day 91
Illness benefits begin: The length of time you must be disabled before benefits begin.	Day 8	Day 91
Evidence of Insurability: A health statement requiring you to answer a few medical history questions.	Health Statement may be required	Health Statement may be required
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 applicant signs up for coverage during the initial enrollment period.	We Guarantee Issue \$1500 in coverage	We Guarantee Issue \$7500 in coverage
Minimum work hours/week: Minimum number of hours you must regularly work each week to be eligible for coverage.	Planholder Determines	Planholder Determines
Pre-existing conditions: A pre-existing condition includes any condition/symptom 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 look back; 12 months after 2 week limitation	3 months look back; 12 months after exclusion
Premium waived if disabled: Premium will not need to be paid when you are receiving benefits.	Yes	Yes
Survivor benefit: Additional benefit payable to your family if you die while disabled.	No	3 months

UNDERSTANDING YOUR BENEFITS—DISABILITY (Some information may vary by state)

- **Disability (long-term):** For first two years of disability, you will receive benefit payments while you are unable to work in your own occupation. After two years, you will continue to receive benefits if you cannot work in any occupation based on training, experience and education.
- **Earnings definition:** Your covered salary excludes bonuses and commissions.
- **Special limitations:** Provides a 24-month benefit limit for mental health and substance abuse.

Benefit information illustrated within this material reflects the plan covered by Guardian as of 01/07/2019

BrainGu LLC. ALL ELIGIBLE EMPLOYEES Benefit Summary

The Guardian Life Insurance Company of America, New York, NY

- **Work incentive:** Plan benefit will not be reduced for a specified amount of months so that you have part-time earnings while you remain disabled, unless the combined benefit and earnings exceed 100% of your previous earnings.

Disability Cost Illustration:

To determine the most appropriate level of coverage, you should consider your current basic monthly expenses. To help you assess your needs, you can also go to Guardian Anytime and view a video:

<https://www.guardiananytime.com/gafd/wps/portal/fdhome/employees/products-coverage/disability>

Short-Term Disability Plan Monthly Cost Illustration:

Policy amounts shown based on sample salary amounts only.

Your premium rate	\$0.130	
\$20,000 Annual Salary \$192 Weekly Benefit	\$2.50	Deduction
\$30,000 Annual Salary \$288 Weekly Benefit	\$3.74	Deduction
\$40,000 Annual Salary \$385 Weekly Benefit	\$5.01	Deduction
\$50,000 Annual Salary \$481 Weekly Benefit	\$6.25	Deduction
\$60,000 Annual Salary \$577 Weekly Benefit	\$7.50	Deduction
\$70,000 Annual Salary \$673 Weekly Benefit	\$8.75	Deduction
\$80,000 Annual Salary \$769 Weekly Benefit	\$10.00	Deduction
\$90,000 Annual Salary \$865 Weekly Benefit	\$11.25	Deduction
\$100,000 Annual Salary \$962 Weekly Benefit	\$12.51	Deduction
\$110,000 Annual Salary \$1,058 Weekly Benefit	\$13.75	Deduction
\$120,000 Annual Salary \$1,154 Weekly Benefit	\$15.00	Deduction
\$130,000 Annual Salary \$1,250 Weekly Benefit	\$16.25	Deduction
\$140,000 Annual Salary \$1,346 Weekly Benefit	\$17.50	Deduction
\$150,000 Annual Salary \$1,442 Weekly Benefit	\$18.75	Deduction
\$160,000 Annual Salary \$1,500 Weekly Benefit	\$19.50	Deduction
\$170,000 Annual Salary \$1,500 Weekly Benefit	\$19.50	Deduction
\$180,000 Annual Salary \$1,500 Weekly Benefit	\$19.50	Deduction
\$190,000 Annual Salary \$1,500 Weekly Benefit	\$19.50	Deduction

\$200,000 Annual Salary
\$1,500 Weekly Benefit

\$19.50 Deduction

Long-Term Disability Plan Monthly Cost Illustration:

Policy amounts shown based on sample salary amounts only.

	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
Your premium rate	\$0.060	\$0.060	\$0.120	\$0.180	\$0.260	\$0.420	\$0.590	\$0.720	\$0.750
	<i>Election Cost Per Age Bracket</i>								
	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
\$20,000 Annual Salary \$833 Monthly Benefit	\$1.00	\$1.00	\$2.00	\$3.00	\$4.33	\$7.00	\$9.83	\$12.00	\$12.50
\$30,000 Annual Salary \$1,250 Monthly Benefit	\$1.50	\$1.50	\$3.00	\$4.50	\$6.50	\$10.50	\$14.75	\$18.00	\$18.75
\$40,000 Annual Salary \$1,667 Monthly Benefit	\$2.00	\$2.00	\$4.00	\$6.00	\$8.67	\$14.00	\$19.67	\$24.01	\$25.01
\$50,000 Annual Salary \$2,083 Monthly Benefit	\$2.50	\$2.50	\$5.00	\$7.50	\$10.83	\$17.50	\$24.58	\$30.00	\$31.25
\$60,000 Annual Salary \$2,500 Monthly Benefit	\$3.00	\$3.00	\$6.00	\$9.00	\$13.00	\$21.00	\$29.50	\$36.00	\$37.50
\$70,000 Annual Salary \$2,917 Monthly Benefit	\$3.50	\$3.50	\$7.00	\$10.50	\$15.17	\$24.50	\$34.42	\$42.01	\$43.76
\$80,000 Annual Salary \$3,333 Monthly Benefit	\$4.00	\$4.00	\$8.00	\$12.00	\$17.33	\$28.00	\$39.33	\$48.00	\$50.00
\$90,000 Annual Salary \$3,750 Monthly Benefit	\$4.50	\$4.50	\$9.00	\$13.50	\$19.50	\$31.50	\$44.25	\$54.00	\$56.25
\$100,000 Annual Salary \$4,167 Monthly Benefit	\$5.00	\$5.00	\$10.00	\$15.00	\$21.67	\$35.00	\$49.17	\$60.01	\$62.51
\$110,000 Annual Salary \$4,583 Monthly Benefit	\$5.50	\$5.50	\$11.00	\$16.50	\$23.83	\$38.50	\$54.08	\$66.00	\$68.75
\$120,000 Annual Salary \$5,000 Monthly Benefit	\$6.00	\$6.00	\$12.00	\$18.00	\$26.00	\$42.00	\$59.00	\$72.00	\$75.00
\$130,000 Annual Salary \$5,417 Monthly Benefit	\$6.50	\$6.50	\$13.00	\$19.50	\$28.17	\$45.50	\$63.92	\$78.01	\$81.26
\$140,000 Annual Salary \$5,833 Monthly Benefit	\$7.00	\$7.00	\$14.00	\$21.00	\$30.33	\$49.00	\$68.83	\$84.00	\$87.50
\$150,000 Annual Salary \$6,250 Monthly Benefit	\$7.50	\$7.50	\$15.00	\$22.50	\$32.50	\$52.50	\$73.75	\$90.00	\$93.75
\$160,000 Annual Salary \$6,667 Monthly Benefit	\$8.00	\$8.00	\$16.00	\$24.00	\$34.67	\$56.00	\$78.67	\$96.01	\$100.01
\$170,000 Annual Salary \$7,083 Monthly Benefit	\$8.50	\$8.50	\$17.00	\$25.50	\$36.83	\$59.50	\$83.58	\$102.00	\$106.25
\$180,000 Annual Salary \$7,500 Monthly Benefit	\$9.00	\$9.00	\$18.00	\$27.00	\$39.00	\$63.00	\$88.50	\$108.00	\$112.50
\$190,000 Annual Salary \$7,500 Monthly Benefit	\$9.00	\$9.00	\$18.00	\$27.00	\$39.00	\$63.00	\$88.50	\$108.00	\$112.50

Manage Your Benefits:

Go to 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: 00559169

A SUMMARY OF DISABILITY PLAN LIMITATIONS AND EXCLUSIONS

- Evidence of Insurability is required on all late enrollees. This coverage will not be effective until approved by a Guardian underwriter. This proposal is hedged subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description.
- You must be working full-time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specific waiting period.
- 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 one year; or (b) in an area under travel warning by the US Department of State. Subject to state specific variations.
- For Long-Term Disability coverage, we pay no benefits for a disability caused or contributed to by a pre-existing condition unless the disability starts after you have been insured under this plan for a specified period of time. We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse.
- For Short-Term Disability coverage, benefits for a disability caused or contributed to by a pre-existing condition are limited, unless the disability starts after you have been insured under this plan for a specified period of time. We do not pay short term disability benefits for any job-related or on-the-job injury, or conditions for which Workers' Compensation benefits are payable.
- 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. We do not pay benefits for charges relating to legal intoxication, including but not limited to the operation of a motor vehicle, and for the voluntary use of any poison, chemical, prescription or non-prescription drug or 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 during any period in which a covered person is 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's loss of earnings is not solely due to disability.
- This policy provides disability income insurance only. It does not provide "basic hospital", "basic medical", or "medical" insurance as defined by the New York State Insurance Department.
- 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. State variations may apply.
- When applicable, this coverage will integrate with NJ TDB, NY DBL, CA SDI, RI TDI, Hawaii TDI and Puerto Rico DBA.

Contract #s GP-I-STD94-1.0 et al; GP-I-STD2K-1.0 et al; GP-I-STD07-1.0 et al; GP-I-STD-15-1.0 et al. Contract #s GP-I-LTD94-A,B,C-1.0 et al.; GP-I-LTD2K-1.0 et al; GP-I-LTD07-1.0 et al; GP-I-LTD-15-1.0 et al.

This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. The plan documents are the final arbiter of coverage. Coverage terms may vary by state and actual sold plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium actually billed, the latter prevails.



BENEFITS OFFSET NOTICE

Your Guardian Group Disability Policy (Policy) may provide that any Guardian Disability benefits you receive may be offset by Other Income/ Benefits you or your dependents receive while you are receiving Guardian Disability Benefits. This means that Guardian may deduct the amount of any Other/Income Benefit payments made to you or your dependents from your weekly or monthly Guardian Disability Benefit prior to issuing payment. Examples of Other Income Benefits described in your Policy include:

- U.S. Social Security Disability Income or Retirement Benefits
- Disability or Retirement Benefits payable from any other source, including state mandated disability plans, U.S. Railroad Retirement plan or similar U.S./Canadian plan
- Salary earned or paid during your disability period, including sick leave, paid time off, severance payments, bonuses and commissions
- Workers' Compensation benefits
- No-fault motor vehicle coverage benefits
- Distributions, profit sharing, royalties

Upon enrollment, please review your certificate booklet for the full definition of Other Income Benefits and provisions pertaining benefit offsets and overpayment recovery. If you or your dependents are awarded any Other Income Benefits, including lump sum payments while you are receiving Guardian Disability benefits, you should contact Guardian promptly to calculate the appropriate offset amount and prevent an overpayment of benefits.



Online Evidence of Insurability

Go to guardiananytime.com/eoi

Online Evidence of Insurability

Step 1: Select Coverage

Welcome to Online Evidence of Insurability

To complete this process, you may need to provide:

- Group ID/Plan Number
- Coverage(s) being requested
- Health history/Doctor information
- Current insured amount
- Additional amount being requested

If applying for dependent coverage, you may need to provide their:

- Date of Birth
- Height
- Weight
- Health history/Doctor information
- Current insured amount
- Additional amount being requested

To help you understand the Online Evidence of Insurability process, please read our [FAQ's](#).

To complete a paper version of the Evidence of Insurability Form, please select this [link](#) to obtain the proper form.

If your employer is located in Montana, New York, Virginia or New Hampshire, your group is not eligible for Online Evidence of Insurability. Please complete a paper version of the Evidence of Insurability Form.

Before you can begin the Online Evidence of Insurability Process, you must indicate that you have read the Disclosure Statement below.

Yes, I have read and agree to the [Disclosure Statement](#). 1

To get started, we need some information

Group ID/Plan Number: 00467823 2

If you do not know your Group ID/Plan Number, please contact your plan administrator.

Planholder Name (Company Name): VALEO NORTH AMERICA, INC.

Select coverage(s) you are requesting: (Select all that apply.)

- Basic Life (Employer Sponsored Coverage)
- Voluntary Life (Employee Paid Coverage)

Who is applying for coverage? (Select all that apply.)

- Employee
 - Current insured amount: \$
 - Additional amount being requested: \$
- Spouse
- Child(ren)
- Short Term Disability
- Long Term Disability

CONTINUE

1. Click "Yes, I have read and agree to the [Disclosure Statement](#)."

If your employer is located in a state where online EOI is not available (NY, NH, VA and MT) please download the EOI form from GuardianAnytime.

2. Enter Group ID # shown above and click "Enter"

3. Select the coverages you are applying for and fill in your current and new election amounts

HELPFUL TIP: Enter "0" for current amount if this is a new election or if this is a request to increase your short term disability or long term disability coverage.

Click "Continue".

On the following screen, you will:

- Input your personal information
- Answer the health questions
- Review your answers, electronically provide your signature and click "Submit" to receive confirmation (PDF)
- Guardian will soon contact you directly regarding your application.

The Guardian Life Insurance Company of America

guardiananytime.com

New York, NY

2017-44837 (08/19)

ADDITIONAL NOTES: Applicable to coverage requiring full Evidence of Insurability (not applicable to conditional issue amounts. Electronic EOI is not available in the following states: New York, New Hampshire, Virginia and Montana Electronic EOI is available using most internet browsers.

WorkLifeMatters

Your Confidential Employee Assistance Program – Helping find balance between work and home life.

WorkLifeMatters provides guidance for personal issues that you might be facing and information about other concerns that affect your life, whether it's a life event or on a day-to-day basis.

- **Unlimited free telephonic consultation with an EAP counselor available 24/7 at 800-386-7055**
- **Referrals to local counselors — up to three sessions free of charge**
- **State-of-the-art website featuring over 3,400 helpful articles on topics like wellness, training courses, and a legal and financial center**

WorkLifeMatters can offer help with:

Education

- Admissions testing & procedures
- Adult re-entry programs
- College Planning
- Financial aid resources
- Finding a pre-school

Lifestyle & Fitness Management

- Anxiety & depression
- Divorce & separation
- Drugs & alcohol

Dependent Care & Care Giving

- Adoption Assistance
- Before/after school programs
- Day Care/Elder Care
- Elder care
- In-home services

Working Smarter

- Career development
- Effective managing
- Relocation

Legal and financial

- Basic tax planning
- Credit & collections
- Debt Counseling
- Home buying
- Immigration

For more information about WorkLifeMatters, go to www.ibhworklife.com; User Name: Matters; Password: wlm70101

WorkLifeMatters Program services are provided by Integrated Behavioral Health, Inc., and its contractors. Guardian does not provide any part of WorkLifeMatters Program services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the Administration Agreement can provide the actual terms, services, limitations and exclusions. Guardian and IBH reserve the right to discontinue the WorkLifeMatters Program at any time without notice. Legal services provided through WorkLifeMatters will not be provided in connection with or preparation for any action against Guardian, IBH, or your employer.

Welcome to the College Tuition Benefits Rewards program! Your Plan Sponsor has worked with Guardian to make College Tuition Benefit services available to eligible participants enrolling in the following coverage/option(s):

Coverage	Option
Dental	PPO

Register Today!

You can now create your Rewards account and start accumulating your Tuition Rewards that can be used to pay up to one year's tuition at over 380 private colleges and universities across the nation. In 2016, over \$60 million in College Tuition Benefit Rewards were submitted by high school seniors. **Here is how it works:**

- 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) for each line of Guardian coverage (up to four lines).
- Guardian Dental participants receive a bonus after year four.
- These rewards are yours for your lifetime and can be given to children, grandchildren, nieces, nephews and godchildren.

The Tuition Rewards program is provided by College Tuition Benefit. The Guardian Life Insurance Company of America (Guardian) does not provide any services related to this program. College Tuition Benefit is not a subsidiary or an affiliate of Guardian.

Print and cut out ID Card

College Tuition Benefits Rewards- ID Card	f o l d	<p>The College Tuition Benefit 435 Devon Park Drive Building 400, Suite 410 Wayne, PA 19087 Phone: (215) 839-0119 Fax: (215) 392-3255</p>
<p>Register@ www.Guardian.CollegeTuitionBenefit.com</p> <p>User ID: Is Your Guardian Group Plan Number that can be found on your benefit booklet Password: Guardian</p>		