



GUARDIANSM

Benefits Guide

THIS BENEFITS GUIDE HIGHLIGHTS THE PLAN BENEFITS AND FEATURES CHOSEN BY YOUR EMPLOYER. THIS IS NOT AN INSURANCE CONTRACT OR A COMPLETE DESCRIPTION OF PLAN PROVISIONS. A COMPREHENSIVE BENEFIT DESCRIPTION IS CONTAINED IN THE GROUP POLICY AND/OR BOOKLET THAT WILL BE ISSUED TO YOUR EMPLOYER UPON APPROVAL OF COVERAGE. IF ANY CONFLICT EXISTS BETWEEN THE PLAN DOCUMENTS AND THIS BENEFITS GUIDE, THE PROVISIONS OF THE PLAN DOCUMENTS WILL PREVAIL.

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Greetings! This Benefits Guide has been designed to introduce you to the Guardian benefits plan provided by your employer, WASHTENAW INTERMEDIATE SCHOOL DISTRICT .

On the next page you will find some important contact information. We hope that this will make it easier for you to use your benefits when they become effective.

The guide that follows the contact information page summarizes the major features of the Guardian coverages for which you may be eligible:

- Long Term Disability Insurance
- Basic Life/AD&D Insurance
- Optional Life/AD&D Insurance

Ensuring your satisfaction is our most important goal. If you need any information or assistance with your benefits, please call Member Services at the appropriate toll-free telephone number listed on the following page, or visit us online at www.guardianlife.com.

We are pleased to have this opportunity to serve you. We look forward to serving your coverage needs for many years to come.

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**claims to
submit?**

**need more
information?**

Long Term Disability

Guardian
Group Long Term Disability Claims
P.O. Box 26025
Lehigh Valley, PA 18002-6025

1-800-538-4583
8:00 a.m. - 4:30 p.m.
Eastern Time
Mon - Fri

Life/AD&D Insurance

Guardian
Group Life Claims
P.O. Box 26035
Lehigh Valley, PA 18002-6035

1-800-525-4542
8:00 a.m. - 4:30 p.m.
Eastern Time
Mon - Fri

long term disability insurance

how does this plan work?

- If you suffer from a disabling accident or illness, you may be eligible for benefit payments while disabled.
- Benefit payments will be reduced by any Social Security disability benefits that you or a family member is eligible to receive. Additionally, benefits will also be reduced by other forms of income received.
- You will receive a benefit payment on a monthly basis, while you are eligible for payments. The premium payment for this benefit will be waived during disability.
- Maternity is covered as any other illness.

Long Term Disability Benefit	
Benefit Percentage	66 2/3% of insured earnings for which this plan pays benefits - Core Plan
Benefit Percentage	70% of insured earnings for which this plan pays benefits - Buy-up Plan
Minimum Monthly Payment	\$100.00
Maximum Monthly Benefit	\$6,000.00
When Benefit Payments Start	Benefit payments will begin after you have been unable to work for: 90 days for disability due to injury; or 90 days for disability due to sickness.
Maximum Payment Period	<p>For a disability starting before you have reached the age of 60, the maximum payment period will be until you reach Social Security Normal Retirement Age. Depending upon the year you were born, this age ranges from 65 to 67 years.</p> <p>If you become disabled after age 60, the maximum payment period will range from one to five years, depending upon your age when disability starts. Please refer to the booklet which your plan administrator can provide for exact details.</p> <p>During the elimination period and the first 24 months of benefit payments, you will receive benefit payments while unable to work in your own occupation. After 24 months of benefit payments, you will continue to receive benefits if you are: (a) not able to perform two or more activities of daily living, on a routine basis, without help; or (b) cognitively impaired and need verbal cueing to protect yourself or others.</p> <p>If you return to work part-time in your own occupation during disability, you will continue to receive benefits. Benefit payments may be reduced by 50% of current monthly earnings.</p>

when am I not eligible for benefit payments?

Here are some of the most common situations where benefits will not be paid. For complete details, please refer to the booklet which your plan administrator can provide.

- If you are disabled while taking part in any war, felony, riot or civil disorder.
- If you are disabled while intentionally injuring yourself or attempting suicide while sane or insane.
- We do not pay any benefits during any period in which you are confined to a correctional facility; or not under the care of a doctor.
- We do not pay any benefits if the loss of earnings is not solely due to disability.

what are some of the other plan limitations?

- No benefits are payable for a disability resulting from a pre-existing condition, unless the disability starts after you complete at least one full day of work after the date you are insured under this plan for 24 months in a row.
- A pre-existing condition is an injury or sickness for which you were treated, took medication or saw a doctor within the six month period before the latest of the effective date of this insurance or the effective date of any change to this insurance.
- You may receive benefits for a disability due to a mental or emotional condition, drug or alcohol abuse for up to 24 months, combined, during your lifetime.
- Specific conditions limited to a 24 month lifetime benefit limit. Examples of conditions for which benefits are limited include chronic fatigue sicknesses; environmental sicknesses; and musculoskeletal/connective tissue injuries or sickness. This limitation is combined with the benefit limit for mental nervous disorders; and drug and alcohol abuse.

how do I file a claim?

- You must give written notice of your intent to file a claim as soon as possible after the date of your injury or the start of your sickness.

You can obtain a claim form to file proof of loss from the plan sponsor. This form requires data from you, the plan sponsor, and the doctor(s) treating you for your sickness or injury. If you do not receive a claim form within 15 days of requesting one, you should send us written proof of loss without waiting for the form.

- The claim form and other claim data should be submitted to:

The Guardian Life Insurance Company of America
Group Long Term Disability Claims Department
P.O. Box 26025
Lehigh Valley, PA 18002-6025

further questions?

- Contact the plan sponsor or call Member Services at 1-800-538-4583
8:00 a.m. - 4:30 p.m.
Eastern Time
Mon - Fri
- To ask questions via e-mail, go to www.guardianlife.com and click on "Contact Us."

basic life/add insurance

what are my basic life/ad&d benefits?

	Basic Term Life Benefit
Insurance Amount	200% of your annual earnings, rounded to the next higher \$1,000.00 (if not already a multiple thereof)
Minimum Amount	\$10,000.00
Maximum Amount	\$260,000.00

	Basic Accidental Death & Dismemberment (AD&D) Benefit
Insurance Amount	200% of your annual earnings, rounded to the next higher \$1,000.00 (if not already a multiple thereof)
Minimum Amount	\$10,000.00
Maximum Amount	\$260,000.00

Or

	Basic Term Life Benefit
Insurance Amount	\$50,000.00

	Basic Accidental Death & Dismemberment (AD&D) Benefit
Insurance Amount	\$50,000.00

will insurance amounts be reduced based on age?

- Your Basic Life and AD&D insurance amounts, as described above, will each be reduced by 35% when you reach age 70, by 55% when you reach age 75, by 70% when you reach age 80, and by 80% at age 85.
- If you have already reached a reduction age when your insurance starts, your initial Life and AD&D insurance amounts will be reduced by the percentages specified for that age.

are there any additional basic term life benefits?

- If your employment ends, or if your eligibility for basic term life insurance ends, you will be able to convert this group policy to an individual policy.
- Extended basic life benefits are available if you become disabled. (Extended benefits are not available for AD&D coverage.)
- If you become totally disabled while your basic life insurance is in force, you may apply for a one-year extension of this insurance at no cost. Your age at the time of disability may affect your eligibility for this extension of benefits. Please refer to this plan's booklet or call Member Services for details.
- If you become permanently and totally disabled, you may apply annually for additional one-year no-cost extensions.

- An accelerated life benefit is available. You may elect to receive up to 50% of the insurance amount described above, to a maximum of \$100,000.00, if you become terminally ill.
- The accelerated life benefit amount that you select must be a minimum of \$10,000.00, or 50% of the insurance amount described above, whichever is less.
- For complete details on these additional benefits, please refer to the booklet which your plan administrator can provide, or contact us at the Member Services phone number or website listed below.

what isn't covered under basic ad&d?

Here are some of the most common situations where AD&D benefits will not be paid. For complete details, please refer to the booklet which your plan administrator can provide.

- Any loss caused, directly or indirectly, by intentional self-injury, attempted suicide, suicide, disease, treatment of disease, or infections not related to an accidental wound.
- Any loss caused, directly or indirectly, by taking part in a riot or civil disorder, felony or attempted felony, by use of a non-prescribed controlled substance, or by legal intoxication while driving.
- Any loss caused, directly or indirectly, by travel on any aircraft if you have any duties on that aircraft, by acts of war, or while you are a member of any armed force.

how does one file a claim?

- To obtain claim forms, please contact the Plan Administrator or call Member Services.
- Subject to the terms of this plan, we'll pay this insurance as soon as we receive written proof of death which is acceptable to us. This should be sent to us as soon as possible. The completed claim form, and any applicable documentation, should be sent to:

Guardian
 Group Life Claims
 P.O. Box 26035
 Lehigh Valley, PA 18002-6035

further questions?

- Call Member Services at 1-800-525-4542
 8:00 a.m. - 4:30 p.m.
 Eastern Time
 Mon - Fri

optional life/add insurance

what optional life/ad&d benefits can I choose?

	Optional Term Life Benefits Insurance Amount	Maximum Amount
Plan A	200% of your annual earnings, rounded to the next higher \$1,000.00 (if not already a multiple thereof)	\$240,000.00
Plan B	400% of your annual earnings, rounded to the next higher \$1,000.00 (if not already a multiple thereof)	\$240,000.00

will optional life insurance amounts be reduced based on age?

- Your Optional Life insurance amount, as described above, will be reduced by 35% when you reach age 70, but not to less than \$1,000.00.
- Your Optional Life insurance amount, as described above, will further be reduced by 55% when you reach age 75, but not to less than \$1,000.00.
- Your Optional Life insurance amount, as described above, will further be reduced by 70% when you reach age 80, but not to less than \$1,000.00.
- Your Optional Life insurance amount, as described above, will further be reduced by 80% when you reach age 85, but not to less than \$1,000.00.
- If you have already reached a reduction age when your insurance starts, your initial Optional Life insurance amount will be reduced by the percentage and subject to the minimum amount specified for that age.

are there any additional optional term life benefits?

- If your employment ends, or if your eligibility for Optional Term Life Insurance ends, you will be able to convert this Group policy to an individual policy.
- Extended Optional Life benefits are available if you become disabled. (Extended benefits are not available for AD&D coverage.)
- If you become totally disabled while your Optional Life insurance is in force, you may apply for a one-year extension of this insurance at no cost. Your age at the time of disability may affect your eligibility for this extension of benefits. Please refer to this plan's booklet or call Member Services for details.
- If you become permanently and totally disabled, you may apply annually for additional one-year no-cost extensions.
- An Accelerated Life Benefit is available. You may elect to receive up to 50% of the insurance amount described above, to a maximum of \$100,000.00, if you become terminally ill.
- The Accelerated Life Benefit amount that you select must be a minimum of \$10,000.00, or 50% of the insurance amount described above, whichever is less.
- For complete details on these additional benefits, please refer to the booklet which your plan administrator can provide, or contact us at the Member Services phone number or website listed below.

Optional Accidental Death & Dismemberment (AD&D) Benefits Insurance Amount	Maximum Amount
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Plan A	200% of your annual earnings, rounded to the next higher \$1,000.00 (if not already a multiple thereof)	\$240,000.00
Plan B	400% of your annual earnings, rounded to the next higher \$1,000.00 (if not already a multiple thereof)	\$240,000.00

will optional ad&d insurance amounts be reduced based on age?

- Your Optional AD&D insurance amount, as described above, will be reduced by 35% when you reach age 70, but not to less than \$1,000.00.
- Your Optional AD&D insurance amount, as described above, will further be reduced by 55% when you reach age 75, but not to less than \$1,000.00.
- Your Optional AD&D insurance amount, as described above, will further be reduced by 70% when you reach age 80, but not to less than \$1,000.00.
- Your Optional AD&D insurance amount, as described above, will further be reduced by 80% when you reach age 85, but not to less than \$1,000.00.
- If you have already reached a reduction age when your insurance starts, your initial Optional AD&D insurance amount will be reduced by the percentage and subject to the minimum amount specified for that age.

are there common carrier benefits with optional ad&d?

We'll pay twice the amount which otherwise applies if your loss is due to an accident which occurs while you are riding in a public conveyance as a fare-paying passenger.

what isn't covered under optional ad&d?

Here are some of the most common situations where AD&D benefits will not be paid. For complete details, please refer to the booklet which your plan administrator can provide.

- Any loss caused, directly or indirectly, by intentional self-injury, attempted suicide, suicide, disease, treatment of disease, or infections not related to an accidental wound.
- Any loss caused, directly or indirectly, by taking part in a riot or civil disorder, felony or attempted felony, by use of a non-prescribed controlled substance, or by legal intoxication while driving.
- Any loss caused, directly or indirectly, by travel on any aircraft if you have any duties on that aircraft, by acts of war, or while you are a member of any armed force.

how does one file a claim?

- To obtain claim forms, please contact the Plan Administrator or call Member Services.
- Subject to the terms of this plan, we'll pay this insurance as soon as we receive written proof of death which is acceptable to us. This should be sent to us as soon as possible. The completed claim form, and any applicable documentation, should be sent to:

Guardian
Group Life Claims
P.O. Box 26035
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further questions?

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