

## Critical Illness

The Guardian Life Insurance Company of America

If you did not elect this benefit during open enrollment last year and wish to apply during this enrollment, you are required to submit Evidence of Insurability and can be denied coverage. You will not have coverage unless you are approved by medical underwriting.

Benefit Amounts: \$5,000, \$15,000, \$20,000, or \$25,000

Conditions	Percentage of Lump Sum	
	1st Occurrence	2nd Occurrence
Cancer Type 1 (Invasive)	100%	50%
Heart Attack	100%	50%
Kidney Failure	100%	50%
Stroke	100%	50%
Major Organ Transplant	100%	50%
Cancer Type 2 (Non-Invasive)	25%	0%
Coronary Artery Bypass Graft	25%	0%

Spouse Benefit: 50% of employee's lump sum

Child Benefit: 50% of employee's lump sum

### Guarantee Issue

Employee to age 69 \$25,000

Spouse to age 69 \$10,000

Child (age 14 days to 26 years; unmarried) \$10,000

Pre-existing Limitation 12/12

*A pre-existing condition includes pregnancy and any condition for which a covered person, during the 12 months prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed medications.*

Benefit Waiting Period 30 days

**During your lifetime, this plan will not pay more than 150% of the lump sum benefit for all Critical Illnesses combined.**

## Critical Illness

continued

Weekly Premiums	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-99†
<b>Employee \$5,000</b>	\$0.08	\$0.15	\$0.24	\$0.40	\$0.69	\$1.19	\$2.01	\$3.18	\$4.93	\$7.60	\$11.23
Spouse \$2,500	\$0.04	\$0.08	\$0.12	\$0.20	\$0.35	\$0.59	\$1.00	\$1.59	\$2.46	\$3.80	\$5.61
Child \$2,500	\$0.06	\$0.06	\$0.06	\$0.06	\$0.06	\$0.06	\$0.06	\$0.06	\$0.06	\$0.06	\$0.06
<b>Employee \$15,000</b>	\$0.24	\$0.45	\$0.73	\$1.21	\$2.08	\$3.57	\$6.02	\$9.55	\$14.78	\$22.81	\$33.68
Spouse \$7,500	\$0.12	\$0.23	\$0.36	\$0.61	\$1.04	\$1.78	\$3.01	\$4.78	\$7.39	\$11.41	\$16.84
Child \$7,500	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17
<b>Employee \$20,000</b>	\$0.32	\$0.60	\$0.97	\$1.62	\$2.77	\$4.75	\$8.03	\$12.74	\$19.71	\$30.42	\$44.91
Spouse \$10,000	\$0.16	\$0.30	\$0.48	\$0.81	\$1.38	\$2.38	\$4.02	\$6.37	\$9.85	\$15.21	\$22.45
Child \$10,000	\$0.23	\$0.23	\$0.23	\$0.23	\$0.23	\$0.23	\$0.23	\$0.23	\$0.23	\$0.23	\$0.23
<b>Employee \$25,000</b>	\$0.40	\$0.75	\$1.21	\$2.02	\$3.46	\$5.94	\$10.04	\$15.92	\$24.63	\$38.02	\$56.13
Spouse \$12,500	\$0.20	\$0.38	\$0.61	\$1.01	\$1.73	\$2.97	\$5.02	\$7.96	\$12.32	\$19.01	\$28.07
Child \$12,500	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29

*This plan does not pay benefits for a first ever occurrence of critical illness that occurs less than 12 months after the first ever occurrence of a different critical illness for which this plan paid benefits. If the employee has exhibited symptoms or received treatment within the past 24 months, this plan does not pay benefits for the second ever occurrence of critical illness. This plan does not pay benefits for a third occurrence of critical illness.*

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

† Benefit reductions apply.

*Reduction Schedule: 35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80; Reduction begins on the date you reach the attained age.*

*Evidence of Insurability is required on all late enrollees and enrollees over age 69. This coverage will not be effective until approved by Guardian underwriter.*

***This plan is portable and can be converted to an individual Critical Illness policy upon termination if you have been insured for 12 months prior. If you have reached your 70th birthday, you are not eligible to port this coverage. For complete details regarding the portability of Critical Illness coverage, please contact The Guardian Life Insurance Company of America. The number is listed on the Contact Page contained in this booklet.***

This is an outline of benefits only and is not a complete list of all plan parameters. The plan certificate contains complete details and is the governing document for benefits parameters.