

Spouse Optional Term Life

The Guardian Life Insurance Company of America

Spouse Optional Term Life Insurance is available only if you elect Employee Optional Term Life Insurance. You have the ability to purchase additional life insurance on your spouse at group rates.

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.

Maximum Benefit:	100% of employee amount; maximum \$150,000
Guaranteed Issue Amount:	\$50,000
Increments:	\$5,000
Rate:	Same as employee; Based on <u>employee's age</u> .

Additional Information

- This coverage will not take effect if a dependent is confined to a hospital or other health care facility or is unable to perform the normal activities of someone of like age and sex.
- Once the employee reaches the reduction age of 65, the employees' spouse is no longer eligible to increase their coverage during the annual enrollment period.
- Spouse Optional Life has the same reduction schedule as Employee Optional Life.
- Spouse Coverage terminates on attainment of age 70.

Child Optional Term Life

The Guardian Life Insurance Company of America

Child Optional Term Life Insurance is available only if you elect Employee Optional Term Life Insurance. You can purchase additional life insurance on your child(ren) at group rates.

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.

Maximum Benefit:	\$5,000 or \$10,000
Rate for \$5,000 benefit:	\$0.08 per paycheck
Rate for \$10,000 benefit:	\$0.16 per paycheck

Additional Information

- The benefit is in effect for an unmarried child from age 15 days to 26 years
- This is a unit rate regardless of the number of children

This coverage is portable and can be converted to an individual whole life insurance plan upon termination. You must request an application from Guardian Life Insurance Company of America in writing and pay the required premium within 31 days of coverage termination. If you have reached your 70th birthday you cannot port this coverage. For a full description on portability and conversion 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.