



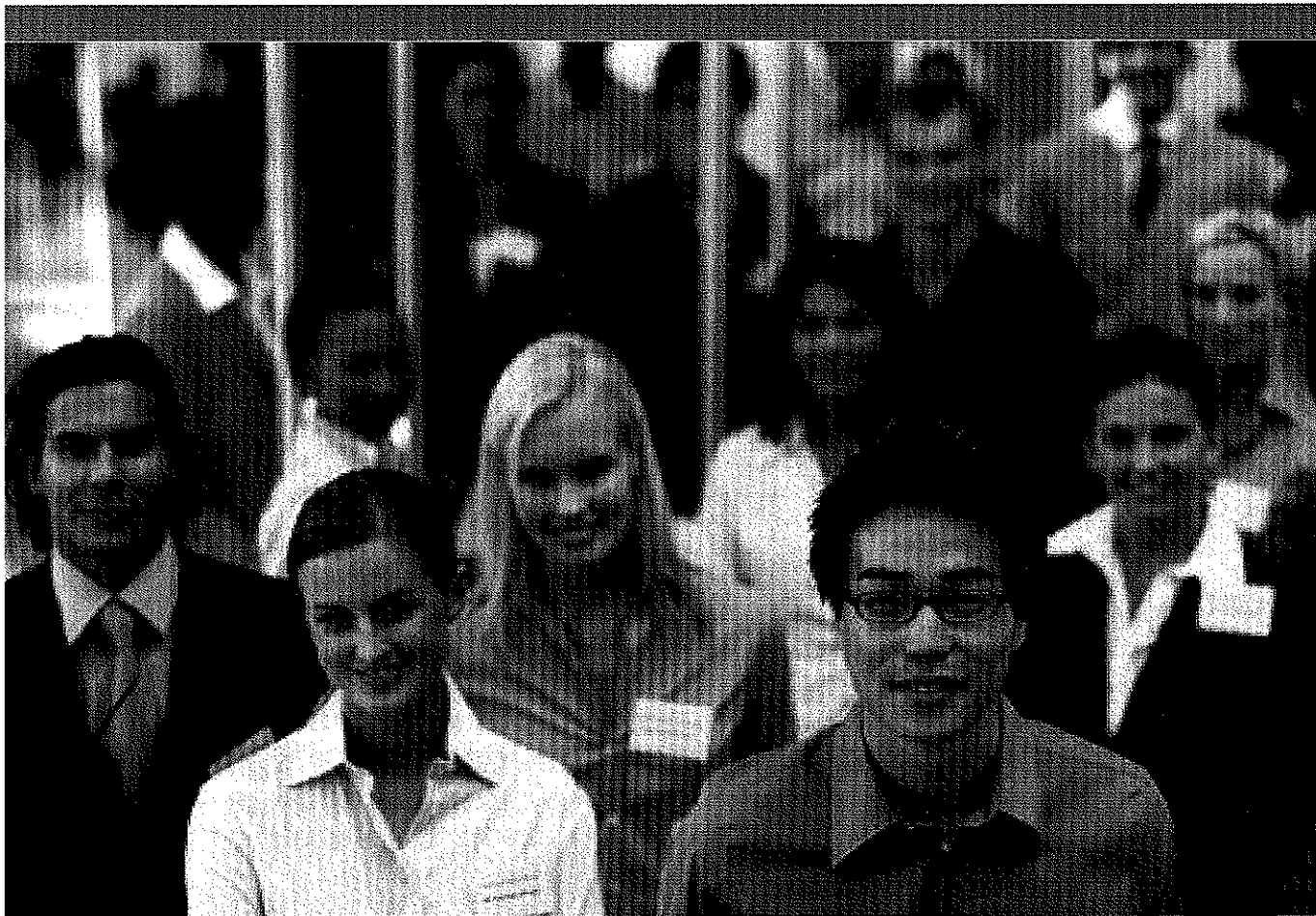
GUARDIAN®

Moore College of Art & Design

# Benefits Plan

Here is your new coverage. Make sure you return the completed form, if applicable, to your plan administrator.

If you miss the deadline, the coverage may be delayed or you may not be eligible for enrollment this year and proof of insurability *may* be required.



#### HIGHLIGHTS:

- Protect your family's future, with life coverage
- Disability coverage provides a regular check if you have an accident or illness
- Comprehensive dental care for all your needs

#### Questions? Concerns?

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Helpline (888) 600-1600  
Call weekdays, 8:00AM to 8:30PM, EST

Learn more about Guardian at  
[www.guardianlife.com](http://www.guardianlife.com).

# Life Plans

**Basic Life** Your employer provides Basic Life Coverage for all full time employees in the amount of 100% of your annual salary, to a maximum of \$190,000 with a minimum amount of \$10,000. Your Basic Life coverage includes Enhanced Accidental Death and Dismemberment coverage equal to one times the employee's life benefits to a maximum of \$190,000.

## UNDERSTANDING YOUR BENEFITS (some information may vary by state)

<b>Accelerated life benefit</b>	In the unfortunate case in which an employee is terminally ill, this option allows payment of up to 50% of plan benefit up to a maximum of \$250,000, in last months of life. Subject to state limitations.
<b>Benefit reductions</b>	For Basic Life, a decrease in the coverage amount based on age, 35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80.
<b>Common Carrier</b>	Benefit two times payable if loss occurs due to an accident while passenger in a public conveyance.
<b>Enhanced Accidental Death and Dismemberment</b>	Provides additional protection in the event of accidental death, with catastrophic loss insurance. Also covers loss of limb or eye due to accident.
<b>Guarantee Issue</b>	The "guarantee" means the applicant (employee, spouse or child) is 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. Guarantee Issue amount applies up to age 65. (For Basic Life, future entrants age 70 and over are limited to \$1,000 of Basic Life insurance without evidence of insurability.)
<b>Portability with Evidence of Insurability</b>	Allows employees to continue coverage for themselves and their dependents upon termination of employment (for reasons other than injury or illness) by converting their group life policy to a group portability trust policy subject to certain restrictions and Evidence of Insurability and provided you have been insured at least three months.
<b>Waiver of premium</b>	Allows you to stop making premium payments if you become totally disabled before age 60. Waiver applies until age 65.

## EXCLUSIONS AND LIMITATIONS:

### Subject to coverage limits

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. 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.

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 policy booklet for full plan description.

### A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS FOR AD&D

We pay no Accidental Death and Dismemberment (AD&D) benefits for an insured where death or dismemberment occurs: As the result of a disease or a bodily infirmity; By declared or undeclared war or act of war or armed aggression, or while a member of any armed force. May vary by state; Through intentional self-injury; While driving without a valid driver's license; While legally intoxicated; While participating in civil disorder or committing a felony; Traveling on any type of aircraft while having any duties on that aircraft; While voluntarily using a non-prescription controlled substance. GP-1-R-ADCL1-00 et al.