



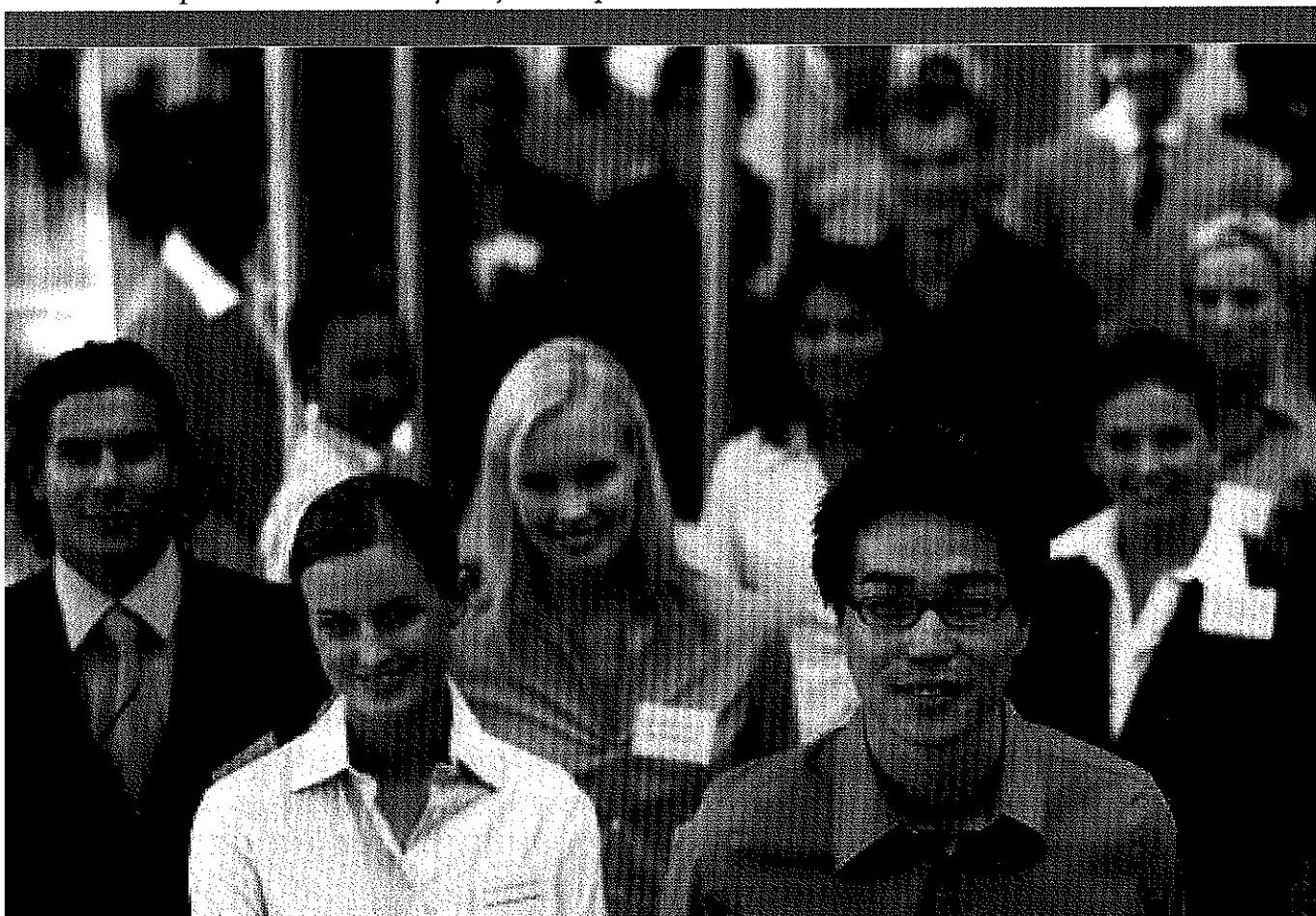
GUARDIAN®

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?

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

Learn more about Guardian at
www.guardianlife.com.

Why do you need a disability plan?

Disability insurance provides you with an income if you have an accident or illness that prevents you from working. Advantages include:

1. PEACE OF MIND

Disability from accident or illness can strike anyone at any age. If you're under 35, you have a one in three chance of becoming disabled for six months or more at some time during your working life*.

2. FINANCIAL PROTECTION

Disability insurance provides a regular check to help pay monthly bills when you are unable to work.

3. LONG-TERM DISABILITY BENEFITS start within months of the illness or injury, but may continue until retirement.

**Why Disability* booklet, published by *National Underwriter*, 10/1/05.

Disability Plans

Long-Term Disability Coverage

Provides benefits starting 90 days after you become disabled.

While disabled, your gross monthly benefit will be 60% of your salary, to a maximum of \$7500.

COVERAGE	LONG-TERM DISABILITY
Coverage amount	60% of salary to maximum \$7500/month
Maximum payment period	To age 65, standard ADEA
Lifetime Benefit ADL	Yes
Accident benefits begin	Day 91
Illness benefits begin	Day 91
Waiting period	
Current employees	Planholder determines
New employees	Planholder determines

YOUR GUARDIAN PLAN OFFERS:

Free employee assistance program, confidential advice and crisis intervention by phone from registered nurses and psychotherapists.

Premium payments waived once you begin receiving benefits.

Reliable claim payments

Did you know?

Most experts agree that after medical insurance, disability is the most important coverage to have.

PLAN DETAILS**LONG-TERM DISABILITY**

Evidence of Insurability	Health Statement not required
Minimum work hours/week	30
Plan covers on the job accidents	Yes
Pre-existing Conditions	3 months; see exclusions and limitations
Rehabilitation Benefit	Mandatory
Survivor Benefit	6 months

EXCLUSIONS AND LIMITATIONS

- The benefits, exclusions and limitations do not constitute a contract and are a summary only. 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.
- A pre-existing condition includes any condition and symptoms thereof for which an employee consults with a doctor, undergoes diagnostic procedures, receives treatment or takes prescribed drugs, in the designated period prior to the employee's effective date under the plan or the effective date of an increase in plan benefits (3 months for Long-Term Disability).
- 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 12 months.
- Disability benefits do not cover any disability caused by 1) war or any act of war, including service in the armed forces; 2) committing a crime or taking part in a riot or civil disorder; 3) intentionally injuring yourself or attempting suicide while sane or insane. Disability benefits are not paid for any period in which you are in a correctional facility, you are not under the care of a doctor, or your loss of earnings is not due solely to disability. You will receive a certificate of coverage after you enroll which contains a complete list of exclusions. If there is a difference between this booklet and the certificate of coverage, the certificate of coverage prevails; 4) Due to intoxication; 5) Confined to a correctional facility; or 6) receiving treatment outside US.
- When applicable, this coverage will integrate with NJ TDB, NY DBL, CA SDI, RI TDI, Hawaii TDI and Puerto Rico DBA.

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

Actively at work	Employee is fully capable of performing the major duties of his/her regular occupation on a full-time basis on scheduled effective date.
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.
Elimination period	Number of days, weeks or months that must pass before employee qualifies for benefit.
Maximum payment period	The maximum length of time that benefits are paid by the plan. Benefits may be paid for your lifetime if you are deemed ADL (Activities of Daily Living) disabled. A person is ADL-disabled if he or she is (a) physically unable to perform two or more ADLs without continuous physical assistance; or (b) cognitively impaired, and requires verbal cueing to protect himself/herself or others. ADLs are bathing, dressing, toileting, transferring, continence and eating.
Rehab benefit	Pays 110% of monthly benefit to employee who participates in a rehabilitation program, approved by Guardian, designed to help the employee return to work.
Special limitations	Provides a 24-month benefit limit for specific conditions including mental health and substance abuse. Other conditions such as chronic fatigue are also included in this limitation. Refer to contract for details.
Survivor benefit	If employee dies while receiving disability benefits, eligible survivors or estate receive a lump sum payment equal to several weeks of benefits for short-term disability, or several months for long-term. See certificate of coverage for details.
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.
Zero day disability (long-term disability)	You can return to work in a limited capacity at any time during the elimination period and benefit period. You are no longer considered disabled when you earn or are able to earn 80% of pre-disability earnings during the own occupation period and 60% of pre-disability earnings during the any occupation period.