



Your life coverage

	BASIC LIFE	VOLUNTARY TERM LIFE
Employee Benefit	Your employer provides \$10,000 Basic Term Life coverage for all full time employees.	You may elect one of the following benefit options: \$25,000, \$50,000, \$75,000, \$100,000. See Cost Illustration page for details.
Accidental Death and Dismemberment	Your Basic Life coverage includes Accidental Death and Dismemberment coverage.	Not available
Spouse Benefit	N/A	50% of employee coverage to a max of \$50,000†
Child Benefit	N/A	Your dependent children age 14 days to 26 years. 10% of employee coverage to a max of \$10,000. Coverage limits are based on child age.
Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period.	Guarantee Issue coverage up to \$10,000 per employee	We Guarantee Issue coverage up to: Employee \$10,000, 65-69 \$10,000, \$0. Spouse Less than age 65 \$10,000, 65-69 \$5,000, \$0. Dependent children \$10,000.
Premiums	Covered by your company if you meet eligibility requirements	Increase on plan anniversary after you enter next five-year age group
Portability: Allows you to take coverage with you if you terminate employment.	Yes, with age and other restrictions, including evidence of insurability	Yes, with age and other restrictions
Conversion: Allows you to continue your coverage after your group plan has terminated.	Yes, with restrictions; see certificate of benefits	Yes, with restrictions; see certificate of benefits
Accelerated Life Benefit: A lump sum benefit is paid to you if you are diagnosed with a terminal condition, as defined by the plan.	No	Yes
Waiver of Premiums: Premium will not need to be paid if you are totally disabled.	For employees disabled prior to age 60, with premiums waived for life, if conditions are met	For employees disabled prior to age 60, with premiums waived until age 65, if conditions met
Benefit Reductions: Benefits are reduced by a certain percentage as an employee ages.	50% at age 70	50% at age 70

Subject to coverage limits

† Spouse coverage terminates at age 70.

Voluntary Life Cost Illustration:

To determine the most appropriate level of coverage, as a rule of thumb, you should consider about 6 - 10 times your annual income, factoring in projected costs to help maintain your family's current life style.

		Monthly premiums displayed. Policy Election Cost Per Age Bracket								
		< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$25,000 Policy Election Amount										
Employee	\$25,000	\$2.50	\$2.50	\$3.25	\$5.00	\$8.00	\$12.25	\$20.75	\$33.50	\$54.50
Spouse	\$12,500	\$1.25	\$1.25	\$1.63	\$2.50	\$4.00	\$6.13	\$10.38	\$16.75	\$27.25
Child	\$2,500	\$.43	\$.43	\$.43	\$.43	\$.43	\$.43	\$.43	\$.43	\$.43
\$50,000 Policy Election Amount										
Employee	\$50,000	\$5.00	\$5.00	\$6.50	\$10.00	\$16.00	\$24.50	\$41.50	\$67.00	\$109.00
Spouse	\$25,000	\$2.50	\$2.50	\$3.25	\$5.00	\$8.00	\$12.25	\$20.75	\$33.50	\$54.50
Child	\$5,000	\$.85	\$.85	\$.85	\$.85	\$.85	\$.85	\$.85	\$.85	\$.85
\$75,000 Policy Election Amount										
Employee	\$75,000	\$7.50	\$7.50	\$9.75	\$15.00	\$24.00	\$36.75	\$62.25	\$100.50	\$163.50
Spouse	\$37,500	\$3.75	\$3.75	\$4.88	\$7.50	\$12.00	\$18.38	\$31.13	\$50.25	\$81.75
Child	\$7,500	\$1.28	\$1.28	\$1.28	\$1.28	\$1.28	\$1.28	\$1.28	\$1.28	\$1.28
\$100,000 Policy Election Amount										
Employee	\$100,000	\$10.00	\$10.00	\$13.00	\$20.00	\$32.00	\$49.00	\$83.00	\$134.00	\$218.00
Spouse	\$50,000	\$5.00	\$5.00	\$6.50	\$10.00	\$16.00	\$24.50	\$41.50	\$67.00	\$109.00
Child	\$10,000	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70

Refer to Guarantee Issue row on page above for Voluntary Life GI amounts.

Premiums for Voluntary Life Increase in five-year increments

Spouse coverage premium is based on Employee age.

†Benefit reductions apply.

LIMITATIONS AND EXCLUSIONS:

A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS FOR LIFE AND AD&D COVERAGE:

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. 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 certificate of coverage for full plan description.

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.

Accelerated Life Benefit is not paid to an employee under the following circumstances: one who is required by law to use the benefit to pay creditors; is required by court order to pay the benefit to another person; is required by a government agency to use the payment to receive a government benefit; or loses his or her group coverage before an accelerated benefit is paid.

Voluntary Life Only:

We pay no benefits if the insured's death is due to suicide within two years from the insured's original effective date. This two year limitation also applies to any increase in benefit. This exclusion may vary according to state law. Late entrants and benefit increases require underwriting approval.

GP-I-R-LB-90, GP-I-R-EOPT-96

Guarantee Issue/Conditional Issue amounts may vary based on age and case size. See your Plan Administrator for details. Late entrants and benefit increases require underwriting approval.

For AD&D: We pay no benefits for any loss caused: by willful self-injury; sickness, disease or medical treatment; by participating in a civil disorder or committing a felony; Traveling on any type of aircraft while having duties on that aircraft; by declared or undecleared act of war or armed aggression; while a member of any armed force (May vary by state); while driving a motor vehicle without a current, valid driver's license; by legal intoxication; or by voluntarily using a non-prescription controlled substance. Contract #GP-I-R-ADCL1-00 et al. We won't pay more than 100% of the Insurance amount for all losses due to the same accident, except as stated. The loss must occur within a specified period of time of the accident. Please see contract for specific definition; definition of loss may vary depending on the benefit payable.

Guardian Group Life Insurance underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage.

Policy Form # GP-1-LIFE-15

GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America

TRUSTEES OF THE CEMENT MASONS UNION LOCAL 526 WELFARE FUND

ALL ELIGIBLE ACTIVE EMPLOYEES

Kit created 09/02/2021

Group number: 00430493

ONLINE EVIDENCE OF
INSURABILITY

Guardian

in
sync

Service
and Support

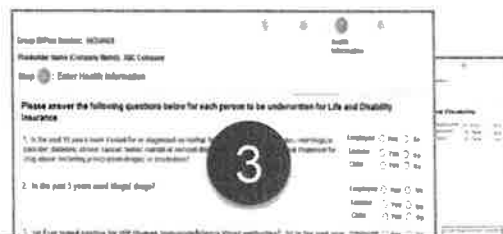
Save time and paper: complete your evidence of insurability online at www.guardiananytime.com/eoi



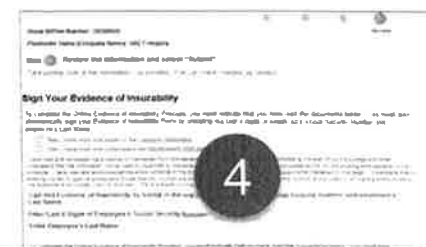
Visit www.guardiananytime.com/eoi
Receive Instructions,
Select Coverage



Input Personal Information



Input Health Information



Review
E-Sign
Receive Confirmation (PDF)



GUARDIAN

DENTAL

DISABILITY

LIFE

VISION

CRITICAL ILLNESS

CANCER

ACCIDENT

WillPrep

Protect the ones you love with a range of dedicated services designed to help you provide for your family.

WillPrep Services includes a range of different resources that make it easier for you to prepare a will.

These range from a library of online planning documents to accessing experienced professionals that can help you with the more complicated details.

How it can help



Access simple documents including wills and power of attorney letters



Speak with consultants to discuss estate planning



Prepare your will with the assistance or support of an attorney



How to access

To access WillPrep Services, you'll need a few personal details.



Visit

ibhwillprep.com



User ID

WillPrep



Password

GLIC09

For more information or support, you can reach out by phoning **1 877 433 6789**.

This service is only available if you purchase qualifying lines of coverage. See your plan administrator for more details.

WillPrep Services are provided by Integrated Behavioral Health, Inc., and its contractors. The Guardian Life Insurance Company of America (Guardian) does not provide any part of Will Prep Services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the Administration Agreement can provide the actual terms, services, limitations and exclusions. Guardian and IBH reserve the right to discontinue the WillPrep Services at any time without notice. Legal services will not be provided in connection with or preparation for any action against Guardian, IBH, or your employer.

GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America

© Copyright 2020 The Guardian Life Insurance Company of America