



**HIGHLAND COUNTY  
SHERIFF DEPARTMENT**  
Group Number: 00564909



**Customer Service (888) 600-1600**  
Monday to Friday | 8am to 8:30pm ET

# Welcome to Workplace benefits

## Everyone deserves a Guardian

Every day, Guardian gives 26 million Americans the security they deserve through our insurance and wealth management products and services.

We've partnered with your organization to offer you a range of employee benefits. Inside this pack, you'll find the plans your employer thinks you might benefit from.

## Your coverage options



**Vision  
insurance**

Looking after your eyesight and related health issues



**Life  
insurance**

Protecting your family's financial future

## Know your benefits

Your benefits support your physical and financial wellbeing, to help keep you and your loved ones protected.

With Guardian, you're in good hands. We've been delivering on our promises for over 150 years, and we're looking forward to doing the same for you too.

**1** Read through this information.

**2** Find out more about your benefits.

**3** Talk to your employer if you need help or have any questions.

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This document is a summary of the major features of the insurance coverage that's been agreed to with your employer – it isn't your contract.

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Watch our video

How vision insurance can help you see clearly as you get older.

# Vision insurance

Vision insurance helps protect the health of your eyes by providing coverage for benefits that often aren't covered by regular medical insurance.

Protecting your eyesight means allowing for routine visits to the optometrist for eye exams, as well as coverage for glasses and contacts. Make sure your eyes remain in great shape at any age – no matter how much time you spend staring at digital screens.

## Who is it for?

Even if you have perfect eyesight, it's important to have regular eye exams to make sure you're still seeing clearly. Most of us may eventually need vision correction, which is why we offer vision insurance to cover some of the costs.

## What does it cover?

Vision insurance covers benefits not typically included in medical insurance plans. It covers things like routine eye exams, allowances towards the purchase of eyeglasses and contact lenses, as well as discounts on corrective Lasik surgery.

## Why should I consider it?

Regular eye exams can detect more than failing eyesight, they can also pick up diseases like glaucoma and diabetes. Vision problems are one of the most prevalent disabilities in the United States, making vision insurance especially useful for anyone who regularly needs to purchase eyeglasses or contacts, or anyone who simply wants to help protect their eyesight and general health.

You will receive these benefits if you meet the conditions listed in the policy.



## 20/20 coverage

David notices that his vision is deteriorating. He goes in for an eye exam, and is diagnosed with myopia, which means he needs glasses.

Average cost of vision exam: **\$171**

Average cost of frames and lenses: **\$350**

Total cost: **\$521**

With a Vision policy from Guardian, David pays just **\$10** for his eye exam. After **\$25** in copay, his lenses are fully covered, and he pays **\$96** for his frames.

David's total out-of-pocket expense is **\$131**, saving him **\$390**.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.



## Your vision coverage

**Option 1:** Significant out-of-pocket savings available with your **Full Feature** plan by visiting one of VSP's network locations.

Your Vision Plan	Full Feature	
<b>Your Network is</b>	VSP Choice Network	
<b>Your Bi-weekly premium</b>	<b>\$ 1.37</b>	
You, Spouse and Child(ren)	\$ 3.77	
<b>Copay</b>		
Exams Copay	\$ 10	
Materials Copay <i>(waived for elective contact lenses)</i>	\$ 20	
<b>Sample of Covered Services</b>	<i>You pay (after copay if applicable):</i>	
	<i>In-network</i>	<i>Out-of-network</i>
Eye Exams	\$0	Amount over \$39
Single Vision Lenses	\$0	Amount over \$23
Lined Bifocal Lenses	\$0	Amount over \$37
Lined Trifocal Lenses	\$0	Amount over \$49
Lenticular Lenses	\$0	Amount over \$64
Frames	80% of amount over \$130 <sup>1</sup>	Amount over \$46
Contact Lenses <i>(Elective)</i>	Amount over \$130	Amount over \$100
Contact Lenses <i>(Medically Necessary)</i>	\$0	Amount over \$210
Contact Lenses <i>(Evaluation and fitting)</i>	15% off UCR	No discounts
Cosmetic Extras	Avg. 20-25% off retail price	No discounts
Glasses <i>(Additional pair of frames and lenses)</i>	20% off retail price <sup>**</sup>	No discounts
Laser Correction Surgery Discount	Up to 15% off the usual charge or 5% off promotional price	No discounts
<b>Service Frequencies</b>		
Exams	Every calendar year	
Lenses <i>(for glasses or contact lenses)</i> <sup>‡‡</sup>	Every calendar year	
Frames	Every two calendar years <sup>‡‡‡</sup>	
Network discounts <i>(glasses and contact lens professional service)</i>	Limitless within 12 months of exam.	
<b>Dependent Age Limits</b>	26	
	Visit <a href="http://www.Guardianlife.com">www.Guardianlife.com</a> and click on "Find a Provider"	

### VSP

- <sup>‡‡</sup>Benefit includes coverage for glasses or contact lenses, not both.
- <sup>\*\*</sup> For the discount to apply your purchase must be made within 12 months of the eye exam.
- Charges for an initial purchase can be used toward the material allowance. Any unused balance remaining after the initial purchase cannot be banked for future use. The only exception would be if a member purchases contact lenses from an out of network provider, members can use the balance towards additional contact lenses within the same benefit period.
- <sup>1</sup>Extra \$20 on select brands
- Members can use their in network benefits on line at Eyeconic.com.





## Your vision coverage

- ~~###~~ The VSP system considers contact lenses to be the equivalent of a full pair of eyeglasses (lenses and frames) so while the member can obtain contact lenses one year and standard eyeglass lenses the next year, the frames benefit would not be available until 24 months or two calendar years, depending on the plan design, after the date the member obtained the contact lenses.
- In Network Routine Retinal Screening Covered after no more than a \$39 copay.

### EXCLUSIONS AND LIMITATIONS

**Important Information:** This policy provides vision care limited benefits health insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. Coverage is limited to those charges that are necessary for a routine vision examination. Co-pays apply. The plan does not pay for: orthoptics or vision training and any associated supplemental testing; medical or surgical treatment of the eye; and eye examination or corrective eyewear required by an employer as a condition of employment; replacement of lenses and frames that are furnished under this plan, which are lost or broken (except at normal intervals when services are otherwise available or a warranty exists). The plan limits benefits for blended lenses, oversized lenses, photochromic lenses, tinted lenses, progressive multifocal lenses, coated or laminated lenses, a frame that exceeds plan allowance, cosmetic lenses; U-V protected lenses and optional cosmetic processes.

The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract #GP-I-VSN-96-VIS et al.

#### Laser Correction Surgery:

Discounts on average of 10-20% off usual and customary charge or 5% off promotional price for vision laser Surgery. Members out-of-pocket costs are limited to \$1,800 per eye for LASIK or \$1,500 per eye for PRK or \$2300 per eye for Custom LASIK, Custom PRK, or Bladeless LASIK.

Laser surgery is not an insured benefit. The surgery is available at a discounted fee. The covered person must pay the entire discounted fee. In addition, the laser surgery discount may not be available in all states.

Guardian's Vision Insurance is 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. This policy provides vision care limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Plan documents are the final arbiter of coverage.  
Policy Form # GP-I-GVSN-17

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Watch our video

How life insurance protects families and covers critical costs.

# Life insurance

If something happens to you, life insurance can help your family reduce financial stress.

Life insurance helps protect your family's finances by providing a cash benefit if you pass away. This ensures that they'll be financially supported, and can cover important things from bills to funeral costs. With life policies, you can get affordable life insurance protection for a set period of time.

## Who is it for?

Everyone's life insurance needs are different, depending on their family situation. That's why group life insurance through an employer is an easier and more affordable option than individual life insurance.

## What does it cover?

Life insurance protects your loved ones by providing a benefit (which is usually tax-exempt) if you pass away.

## Why should I consider it?

Life insurance is about more than just covering expenses. Depending on your circumstances, it could take your family years to recover from the loss of your income.

With a life insurance benefit, your family will have extra money to cover mortgage and rent payments, legal or medical fees, childcare, tuition, and any outstanding debts.

Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation.

You will receive these benefits if you meet the conditions listed in the policy.



## Preparing and planning

Jorge's never considered purchasing life insurance, but after being offered it through work, he decides it's a smart way to protect his family.

Jorge has a mortgage, and because his wife is helping to take care of her mother, she only works part-time. In addition, his daughter is about to start college.

Jorge looks at how his family would be affected by losing him.

Average funeral cost: **\$9,000**

Average mortgage debt: **\$202,000**

Average cost of college: **\$17,000 - \$44,000**

Average household credit card debt: **\$8,500**

With life insurance, Jorge can make sure that part of these costs are covered if something happens to him.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.



## Your life coverage

### VOLUNTARY TERM LIFE

<b>Employee Benefit</b>	\$10,000 increments to a maximum of \$250,000. See Cost Illustration page for details.
<b>Accidental Death and Dismemberment</b>	Employee, Spouse & Child(ren) coverage. Maximum 1 times life amount.
<b>Spouse Benefit</b>	\$5,000 increments to a maximum of \$250,000. See Cost Illustration page for details.†
<b>Child Benefit</b>	Your dependent children age 14 days to 26 years. \$1,000 increments to a maximum of \$10,000. Subject to state limits. See Cost Illustration page for details.
<b>Guarantee Issue:</b> 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.	We Guarantee Issue coverage up to: Employee Less than age 65 \$150,000, 65-69 \$50,000, 70+ \$10,000. Spouse Less than age 65 \$25,000, 65-69 \$10,000. Dependent children \$10,000.
<b>Premiums</b>	Increase on plan anniversary after you enter next five-year age group
<b>Portability:</b> Allows you to take coverage with you if you terminate employment.	Yes, with age and other restrictions





## Your life coverage

VOLUNTARY TERM LIFE	
<b>Conversion:</b> Allows you to continue your coverage after your group plan has terminated.	Yes, with restrictions; see certificate of benefits
<b>Accelerated Life Benefit:</b> A lump sum benefit is paid to you if you are diagnosed with a terminal condition, as defined by the plan.	Yes
<b>Waiver of Premiums:</b> Premium will not need to be paid if you are totally disabled.	For employees disabled prior to age 60, with premiums waived until age 65, if conditions met
<b>Benefit Reductions:</b> Benefits are reduced by a certain percentage as an employee ages.	35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80

Subject to coverage limits

‡ **Spouse coverage terminates at age 70.**

The Guarantee Issue amount may be subject to reductions by percentage at the ages shown in this summary.

**Annual Election Option** allows employees to increase the amount of their life coverage without a medical exam when they re-enroll in their company's Voluntary Life plan. This option allows employees to step up to an amount of up to \$50,000, up to the Guarantee Issue amount.

## 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.

Policy Election Amount		Bi-weekly premiums displayed. Cost of AD&D is included.							
		Policy Election Cost Per Age Bracket							
Employee		< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64 65-69†
\$10,000		\$ .64	\$ .67	\$ .86	\$ 1.21	\$ 1.87	\$ 3.01	\$ 4.80	\$ 16.18
\$20,000		\$ 1.28	\$ 1.34	\$ 1.73	\$ 2.43	\$ 3.73	\$ 6.01	\$ 9.60	\$ 32.35
\$30,000		\$ 1.93	\$ 2.01	\$ 2.59	\$ 3.64	\$ 5.59	\$ 9.01	\$ 14.40	\$ 48.53
\$40,000		\$ 2.57	\$ 2.68	\$ 3.45	\$ 4.86	\$ 7.46	\$ 12.02	\$ 19.20	\$ 64.71
\$50,000		\$ 3.21	\$ 3.35	\$ 4.32	\$ 6.07	\$ 9.32	\$ 15.02	\$ 24.00	\$ 80.89
\$60,000		\$ 3.85	\$ 4.02	\$ 5.18	\$ 7.28	\$ 11.19	\$ 18.03	\$ 28.80	\$ 97.06
\$70,000		\$ 4.49	\$ 4.69	\$ 6.04	\$ 8.50	\$ 13.05	\$ 21.03	\$ 33.60	\$ 113.24
\$80,000		\$ 5.13	\$ 5.35	\$ 6.91	\$ 9.71	\$ 14.92	\$ 24.04	\$ 38.40	\$ 129.42
\$90,000		\$ 5.77	\$ 6.02	\$ 7.77	\$ 10.93	\$ 16.78	\$ 27.04	\$ 43.20	\$ 145.59
\$100,000		\$ 6.42	\$ 6.69	\$ 8.63	\$ 12.14	\$ 18.65	\$ 30.05	\$ 48.00	\$ 161.77
\$110,000		\$ 7.06	\$ 7.36	\$ 9.49	\$ 13.35	\$ 20.51	\$ 33.05	\$ 52.80	\$ 177.95
\$120,000		\$ 7.70	\$ 8.03	\$ 10.36	\$ 14.57	\$ 22.38	\$ 36.06	\$ 57.60	\$ 194.12
\$130,000		\$ 8.34	\$ 8.70	\$ 11.22	\$ 15.78	\$ 24.24	\$ 39.06	\$ 62.40	\$ 210.30
\$140,000		\$ 8.98	\$ 9.37	\$ 12.08	\$ 16.99	\$ 26.11	\$ 42.07	\$ 67.20	\$ 226.48
\$150,000		\$ 9.62	\$ 10.04	\$ 12.95	\$ 18.21	\$ 27.97	\$ 45.07	\$ 72.00	\$ 242.65
\$160,000		\$ 10.27	\$ 10.71	\$ 13.81	\$ 19.42	\$ 29.83	\$ 48.07	\$ 76.80	\$ 258.83
\$170,000		\$ 10.91	\$ 11.38	\$ 14.67	\$ 20.64	\$ 31.70	\$ 51.08	\$ 81.60	\$ 275.01
\$180,000		\$ 11.55	\$ 12.05	\$ 15.54	\$ 21.85	\$ 33.56	\$ 54.08	\$ 86.40	\$ 291.19
\$190,000		\$ 12.19	\$ 12.72	\$ 16.40	\$ 23.06	\$ 35.43	\$ 57.09	\$ 91.20	\$ 307.36
\$200,000		\$ 12.83	\$ 13.39	\$ 17.26	\$ 24.28	\$ 37.29	\$ 60.09	\$ 96.00	\$ 323.54
\$210,000		\$ 13.47	\$ 14.05	\$ 18.13	\$ 25.49	\$ 39.16	\$ 63.10	\$ 100.80	\$ 339.72
\$220,000		\$ 14.11	\$ 14.72	\$ 18.99	\$ 26.71	\$ 41.02	\$ 66.10	\$ 105.60	\$ 355.89
\$230,000		\$ 14.76	\$ 15.39	\$ 19.85	\$ 27.92	\$ 42.89	\$ 69.11	\$ 110.40	\$ 372.07
\$240,000		\$ 15.40	\$ 16.06	\$ 20.71	\$ 29.13	\$ 44.75	\$ 72.11	\$ 115.20	\$ 388.25
\$250,000		\$ 16.04	\$ 16.73	\$ 21.58	\$ 30.35	\$ 46.62	\$ 75.12	\$ 120.00	\$ 404.42
Policy Election Amount									
Spouse									
\$10,000		\$ .64	\$ .67	\$ .86	\$ 1.21	\$ 1.87	\$ 3.01	\$ 4.80	\$ 16.18
\$15,000		\$ .96	\$ 1.00	\$ 1.30	\$ 1.82	\$ 2.80	\$ 4.51	\$ 7.20	\$ 24.27

**Voluntary Life Cost Illustration** *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69 <sup>†</sup>
\$20,000	\$1.28	\$1.34	\$1.73	\$2.43	\$3.73	\$6.01	\$9.60	\$15.49	\$32.35
\$25,000	\$1.60	\$1.67	\$2.16	\$3.04	\$4.66	\$7.51	\$12.00	\$19.36	\$40.44
\$30,000	\$1.93	\$2.01	\$2.59	\$3.64	\$5.59	\$9.01	\$14.40	\$23.23	\$48.53
\$35,000	\$2.25	\$2.34	\$3.02	\$4.25	\$6.53	\$10.52	\$16.80	\$27.11	\$56.62
\$40,000	\$2.57	\$2.68	\$3.45	\$4.86	\$7.46	\$12.02	\$19.20	\$30.98	\$64.71
\$45,000	\$2.89	\$3.01	\$3.88	\$5.46	\$8.39	\$13.52	\$21.60	\$34.85	\$72.80
\$50,000	\$3.21	\$3.35	\$4.32	\$6.07	\$9.32	\$15.02	\$24.00	\$38.72	\$80.89
\$55,000	\$3.53	\$3.68	\$4.75	\$6.68	\$10.26	\$16.53	\$26.40	\$42.60	\$88.97
\$60,000	\$3.85	\$4.02	\$5.18	\$7.28	\$11.19	\$18.03	\$28.80	\$46.47	\$97.06
\$65,000	\$4.17	\$4.35	\$5.61	\$7.89	\$12.12	\$19.53	\$31.20	\$50.34	\$105.15
\$70,000	\$4.49	\$4.69	\$6.04	\$8.50	\$13.05	\$21.03	\$33.60	\$54.21	\$113.24
\$75,000	\$4.81	\$5.02	\$6.47	\$9.10	\$13.99	\$22.54	\$36.00	\$58.09	\$121.33
\$80,000	\$5.13	\$5.35	\$6.91	\$9.71	\$14.92	\$24.04	\$38.40	\$61.96	\$129.42
\$85,000	\$5.45	\$5.69	\$7.34	\$10.32	\$15.85	\$25.54	\$40.80	\$65.83	\$137.50
\$90,000	\$5.77	\$6.02	\$7.77	\$10.93	\$16.78	\$27.04	\$43.20	\$69.70	\$145.59
\$95,000	\$6.10	\$6.36	\$8.20	\$11.53	\$17.71	\$28.54	\$45.60	\$73.57	\$153.68
\$100,000	\$6.42	\$6.69	\$8.63	\$12.14	\$18.65	\$30.05	\$48.00	\$77.45	\$161.77
\$105,000	\$6.74	\$7.03	\$9.06	\$12.75	\$19.58	\$31.55	\$50.40	\$81.32	\$169.86
\$110,000	\$7.06	\$7.36	\$9.49	\$13.35	\$20.51	\$33.05	\$52.80	\$85.19	\$177.95
\$115,000	\$7.38	\$7.70	\$9.93	\$13.96	\$21.44	\$34.55	\$55.20	\$89.06	\$186.04
\$120,000	\$7.70	\$8.03	\$10.36	\$14.57	\$22.38	\$36.06	\$57.60	\$92.94	\$194.12
\$125,000	\$8.02	\$8.37	\$10.79	\$15.17	\$23.31	\$37.56	\$60.00	\$96.81	\$202.21
\$130,000	\$8.34	\$8.70	\$11.22	\$15.78	\$24.24	\$39.06	\$62.40	\$100.68	\$210.30
\$135,000	\$8.66	\$9.04	\$11.65	\$16.39	\$25.17	\$40.56	\$64.80	\$104.55	\$218.39
\$140,000	\$8.98	\$9.37	\$12.08	\$16.99	\$26.11	\$42.07	\$67.20	\$108.43	\$226.48
\$145,000	\$9.30	\$9.70	\$12.52	\$17.60	\$27.04	\$43.57	\$69.60	\$112.30	\$234.57
\$150,000	\$9.62	\$10.04	\$12.95	\$18.21	\$27.97	\$45.07	\$72.00	\$116.17	\$242.65
\$155,000	\$9.94	\$10.37	\$13.38	\$18.82	\$28.90	\$46.57	\$74.40	\$120.04	\$250.74
\$160,000	\$10.27	\$10.71	\$13.81	\$19.42	\$29.83	\$48.07	\$76.80	\$123.91	\$258.83
\$165,000	\$10.59	\$11.04	\$14.24	\$20.03	\$30.77	\$49.58	\$79.20	\$127.79	\$266.92
\$170,000	\$10.91	\$11.38	\$14.67	\$20.64	\$31.70	\$51.08	\$81.60	\$131.66	\$275.01
\$175,000	\$11.23	\$11.71	\$15.10	\$21.24	\$32.63	\$52.58	\$84.00	\$135.53	\$283.10

**Voluntary Life Cost Illustration** *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69 <sup>†</sup>
\$180,000	\$11.55	\$12.05	\$15.54	\$21.85	\$33.56	\$54.08	\$86.40	\$139.40	\$291.19
\$185,000	\$11.87	\$12.38	\$15.97	\$22.46	\$34.50	\$55.59	\$88.80	\$143.28	\$299.27
\$190,000	\$12.19	\$12.72	\$16.40	\$23.06	\$35.43	\$57.09	\$91.20	\$147.15	\$307.36
\$195,000	\$12.51	\$13.05	\$16.83	\$23.67	\$36.36	\$58.59	\$93.60	\$151.02	\$315.45
\$200,000	\$12.83	\$13.39	\$17.26	\$24.28	\$37.29	\$60.09	\$96.00	\$154.89	\$323.54
\$205,000	\$13.15	\$13.72	\$17.69	\$24.88	\$38.23	\$61.60	\$98.40	\$158.77	\$331.63
\$210,000	\$13.47	\$14.05	\$18.13	\$25.49	\$39.16	\$63.10	\$100.80	\$162.64	\$339.72
\$215,000	\$13.79	\$14.39	\$18.56	\$26.10	\$40.09	\$64.60	\$103.20	\$166.51	\$347.80
\$220,000	\$14.11	\$14.72	\$18.99	\$26.71	\$41.02	\$66.10	\$105.60	\$170.38	\$355.89
\$225,000	\$14.44	\$15.06	\$19.42	\$27.31	\$41.95	\$67.60	\$108.00	\$174.25	\$363.98
\$230,000	\$14.76	\$15.39	\$19.85	\$27.92	\$42.89	\$69.11	\$110.40	\$178.13	\$372.07
\$235,000	\$15.08	\$15.73	\$20.28	\$28.53	\$43.82	\$70.61	\$112.80	\$182.00	\$380.16
\$240,000	\$15.40	\$16.06	\$20.71	\$29.13	\$44.75	\$72.11	\$115.20	\$185.87	\$388.25
\$245,000	\$15.72	\$16.40	\$21.15	\$29.74	\$45.68	\$73.61	\$117.60	\$189.74	\$396.34
\$250,000	\$16.04	\$16.73	\$21.58	\$30.35	\$46.62	\$75.12	\$120.00	\$193.62	\$404.42
<b>Policy Election Amount</b>									
Child(ren)									
\$1,000	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09
\$2,000	\$0.19	\$0.19	\$0.19	\$0.19	\$0.19	\$0.19	\$0.19	\$0.19	\$0.19
\$3,000	\$0.28	\$0.28	\$0.28	\$0.28	\$0.28	\$0.28	\$0.28	\$0.28	\$0.28
\$4,000	\$0.37	\$0.37	\$0.37	\$0.37	\$0.37	\$0.37	\$0.37	\$0.37	\$0.37
\$5,000	\$0.46	\$0.46	\$0.46	\$0.46	\$0.46	\$0.46	\$0.46	\$0.46	\$0.46
\$6,000	\$0.56	\$0.56	\$0.56	\$0.56	\$0.56	\$0.56	\$0.56	\$0.56	\$0.56
\$7,000	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65
\$8,000	\$0.74	\$0.74	\$0.74	\$0.74	\$0.74	\$0.74	\$0.74	\$0.74	\$0.74
\$9,000	\$0.84	\$0.84	\$0.84	\$0.84	\$0.84	\$0.84	\$0.84	\$0.84	\$0.84
\$10,000	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93

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.**

<sup>†</sup>Benefit reductions apply.

The Guarantee Issue amount may be subject to reductions by percentage at the ages shown in this summary.



## 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.

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- 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-ADCLI-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

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HIGHLAND COUNTY  
SHERIFF DEPARTMENT

Kit created 07/03/2023  
Group number: 00564909



## 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

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

WillPrep Services are provided by Uprise Health, 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 Uprise Health 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, Uprise Health, or your employer.



### How to access

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



**Visit**

[willprep.uprisehealth.com](http://willprep.uprisehealth.com)



**Username**

WillPrep



**Password**

GLIC09

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

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# Electronic Evidence of Insurability (EOI)

Our online EOI forms are an easier, quicker alternative to traditional paper forms, helping you get covered when you need to provide additional information.

There are a few situations where you need to answer health questions, enroll for higher amounts of coverage, or request coverage after the initial eligibility period. In all of these situations, our online EOI form keeps things simple.

## Electronic EOI keeps things simple

With Guardian's electronic EOI forms, your data is kept secure at every stage of the process. And with fewer errors than hand-written forms, and faster submission digitally, it's easier than ever to complete it and get covered.

Electronic EOI can be used for\*:

- Basic life
- Voluntary life
- Short term disability
- Long term disability



### How it works

You will receive a letter or email from your employer or Guardian with instructions and a unique link to submit your EOI form online.

First register and create an account on Guardian Anytime. Then simply fill out the form, electronically sign it, and click 'Submit'.

Once we receive the form, we'll contact you with any questions, before notifying you (and your employer if the coverage amount changes).

\*Applicable to coverage requiring full Evidence of Insurability (not applicable to conditional issue amounts). Electronic EOI is available using most internet browsers.

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guardianlife.com

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2020-109652 (10/22)





## Employee Assistance Program

We all need a little support every now and then.

Guardian's Employee Assistance Program gives you and your family members access to confidential personal support, across everything from stress management and nutrition to handling legal or financial issues.

The services available include consultations with experienced professionals, as well as access to resources and discounts designed to help you in a variety of different ways.

### How it can help



Consultative services are available to provide direct support and assistance



Work/life assistance that can help you save money and balance commitments



Access legal and financial assistance and resources – including WillPrep Services

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

WorkLifeMatters Program services are provided by Uprise Health, and its contractors. Guardian does not provide any part of WorkLifeMatters program 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 Uprise Health reserve the right to discontinue the WorkLifeMatters program at any time without notice. Legal services provided through WorkLifeMatters will not be provided in connection with or preparation for any action against Guardian, Uprise Health, or your employer. WorkLifeMatters Program is not an insurance benefit and may not be available in all states.

<sup>1</sup>Office hours: Monday-Friday 6 a.m.–5 p.m. PST.



### How to access

To access the WorkLifeMatters Employee Assistance Program, you'll need a few personal details.



**Visit**

[worklife.uprisehealth.com](https://worklife.uprisehealth.com)



**Access Code**

worklife

For more information or support, you can reach out by phoning **1 800 386 7055**. The team is available 24 hours a day, 7 days a week<sup>1</sup>.

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## Our commitment to you

Please read the documentation referenced below carefully. The notices are intended to provide you important information about our insurance offerings and to protect your interests. Certain ones are required by law.

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### Important information



#### **Notice Informing Individuals about Nondiscrimination and Accessibility Requirements**

Guardian notice stating that it complies with applicable Federal civil rights laws and does not discriminate based on race, color, national origin, age, disability, sex, or actual or perceived gender identity. The notice provides contact information for filing a nondiscrimination grievance. It also provides contact information for access to free aids and services by disabled people to assist in communications with Guardian.

Visit <https://www.guardiananytime.com/notice48> to read more.

#### **No Cost Language Services**

Guardian provides language assistance in multiple languages for members who have limited English proficiency.

Visit <https://www.guardiananytime.com/notice46> to read more.

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### Vision insurance



#### **Guardian's HIPAA Notice of Privacy Practices**

The notice describes how health information about you may be used and disclosed and how you can access this information.

Visit <https://www.guardiananytime.com/notice50> to read more.

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 Guardian Life, P.O. Box 14319,  
 Lexington, KY 40512

Please print clearly and mark carefully.

Employer Name: <b>HIGHLAND COUNTY</b>	Group Plan Number: <b>00564909</b>	Benefits Effective: _____
PLEASE CHECK APPROPRIATE BOX <input type="checkbox"/> Initial Enrollment <input type="checkbox"/> Add Employee Dependents <input type="checkbox"/> Drop/Refuse Coverage <input type="checkbox"/> Information Change		

Class: SHERIFF DEPARTMENT	Division: _____	Subtotal Code: _____	(Please obtain this from your Employer)
---------------------------	-----------------	----------------------	---

<b>About You:</b> First, MI, Last Name: _____	<b>Employer Provided Identification:</b> _____	<b>Social Security Number</b> _____ - ____ - ____ Your Social Security Number must be provided if enrolling for Life Coverage. Short Term Disability Coverage and/or Long Term Disability Coverage.	
Address _____	City _____	State _____	Zip _____
Gender: <input type="checkbox"/> M <input type="checkbox"/> F      Date of Birth (mm-dd-yy): ____ - ____ - ____			
Phone (indicate primary): <input type="checkbox"/> Home ( ____ ) ____ - ____ <input type="checkbox"/> Work ( ____ ) ____ - ____ <input type="checkbox"/> Mobile ( ____ ) ____ - ____			
Email Address (indicate primary) <input type="checkbox"/> Home _____ <input type="checkbox"/> Work _____			
Are you married or do you have a partner? <input type="checkbox"/> Yes <input type="checkbox"/> No      Date of marriage/union: ____ - ____ - ____ Do you have children or other dependents? <input type="checkbox"/> Yes <input type="checkbox"/> No      Placement date of adopted child: ____ - ____ - ____			

<b>About Your Job:</b>		
Job Title: _____		
Work Status: <input type="checkbox"/> Active <input type="checkbox"/> Retired <input type="checkbox"/> Cobra/State Continuation Hours worked per week: _____	Date of full time hire: ____ - ____ - ____	Annual Salary: \$ _____

<b>About Your Family:</b> Please include the names of the dependents you wish to enroll for coverage. If additional space is needed, please attach a separate sheet of paper with this information along with your enrollment form. Be sure to sign and date (mm-dd-yy) the paper and keep a copy for your records. Additional information may be required for non-standard dependents such as a grandchild, a niece or a nephew.				
Spouse (wherever the term "Spouse" appears on this form, it also includes "Partner").	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth (mm-dd-yyyy) ____ - ____ - ____		
Child/Dependent 1:	<input type="checkbox"/> Add <input type="checkbox"/> Drop	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth (mm-dd-yyyy) ____ - ____ - ____	Status (check all that apply) <input type="checkbox"/> Student (post high school) <input type="checkbox"/> Disabled <input type="checkbox"/> Non standard dependent State of Residence: _____
Child/Dependent 2:	<input type="checkbox"/> Add <input type="checkbox"/> Drop	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth (mm-dd-yyyy) ____ - ____ - ____	Status (check all that apply) <input type="checkbox"/> Student (post high school) <input type="checkbox"/> Disabled <input type="checkbox"/> Non standard dependent State of Residence: _____

Child/Dependent 3:	<input type="checkbox"/> Add <input type="checkbox"/> Drop	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth (mm-dd-yyyy) ____ - ____ - ____	Status (check all that apply) <input type="checkbox"/> Student (post high school) <input type="checkbox"/> Disabled <input type="checkbox"/> Non standard dependent State of Residence: _____
Child/Dependent 4:	<input type="checkbox"/> Add <input type="checkbox"/> Drop	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth (mm-dd-yyyy) ____ - ____ - ____	Status (check all that apply) <input type="checkbox"/> Student (post high school) <input type="checkbox"/> Disabled <input type="checkbox"/> Non standard dependent State of Residence: _____

<b>Drop Coverage:</b> <input type="checkbox"/> Drop Employee <input type="checkbox"/> Drop Dependents The date of withdrawal cannot be prior to the date this form is completed and signed. Last Day of Coverage: ____ - ____ - ____ <input type="checkbox"/> Termination of Employment <input type="checkbox"/> Retirement Last Day Worked: ____ - ____ - ____ <input type="checkbox"/> Other Event: _____ Date of Event: ____ - ____ - ____	<b>Coverage Being Dropped:</b> <input type="checkbox"/> Vision <input type="checkbox"/> Employee <input type="checkbox"/> Spouse <input type="checkbox"/> Child(ren) <input type="checkbox"/> Voluntary Life <input type="checkbox"/> Employee <input type="checkbox"/> Spouse <input type="checkbox"/> Child(ren)
<b>Loss Of Other Coverage:</b> I and/or my dependents were previously covered under Loss of coverage was due to: <input type="checkbox"/> Termination of Employment: ____ - ____ - ____ <input type="checkbox"/> Divorce/Separation ____ - ____ - ____ <input type="checkbox"/> Death of Spouse ____ - ____ - ____ <input type="checkbox"/> Termination/Expiration of Coverage ____ - ____ - ____ Coverage Lost <input type="checkbox"/> Vision	I have been offered the above coverage(s) and wish to drop enrollment for the following reasons: <input type="checkbox"/> Covered under another insurance plan <input type="checkbox"/> Other _____ (additional information may be required)

<b>Vision Coverage:</b> You must be enrolled to cover your dependents. Check only one box.		
Your Bi-weekly Premium	Employee Only	Employee, Spouse & Dependent/Child(ren)
Full Feature	<input type="checkbox"/> \$1.37	<input type="checkbox"/> \$3.77
<input type="checkbox"/> I do not want this Vision coverage because (Check all that apply): <input type="checkbox"/> I am covered under another Vision plan <input type="checkbox"/> My spouse is covered under another Vision plan <input type="checkbox"/> My dependents are covered under another Vision plan		

<b>Voluntary Term Life Coverage With Accidental Death and Dismemberment (AD&amp;D):</b> You must be enrolled to cover your dependents. <i>Benefit reductions apply. Please see plan administrator.</i>	
The amount of life insurance coverage you select may be either a specific dollar amount or an amount that is a multiple of your salary and may be subject to certain reductions as stated in the certificate of coverage covering you or your dependents.	
Employee	
Policy Amount	<i>Check one box only</i>
<input type="checkbox"/> \$10,000	<input type="checkbox"/> \$20,000
<input type="checkbox"/> \$70,000	<input type="checkbox"/> \$80,000
<input type="checkbox"/> \$130,000	<input type="checkbox"/> \$140,000
<input type="checkbox"/> \$190,000	<input type="checkbox"/> \$200,000
<input type="checkbox"/> \$250,000	
<input type="checkbox"/> \$30,000	<input type="checkbox"/> \$90,000
<input type="checkbox"/> \$150,000*	<input type="checkbox"/> \$210,000
<input type="checkbox"/> \$40,000	<input type="checkbox"/> \$100,000
<input type="checkbox"/> \$160,000	<input type="checkbox"/> \$220,000
<input type="checkbox"/> \$50,000	<input type="checkbox"/> \$110,000
<input type="checkbox"/> \$170,000	<input type="checkbox"/> \$230,000
<input type="checkbox"/> \$60,000	<input type="checkbox"/> \$120,000
<input type="checkbox"/> \$180,000	<input type="checkbox"/> \$240,000
Guarantee Issue up to: Employee Less than age 65 \$150,000*, 65-69 \$50,000, 70+ \$10,000. The Health History section must be completed if any amount above the Guarantee Issue Amount is elected.	
<input type="checkbox"/> I do not want this coverage	



Guardian Group Plan Number: 00564909

Please print employee name:

**LIFE INSURANCE** *continued***Add Voluntary Life for Spouse****Policy Amount**

<input type="checkbox"/> \$10,000	<input type="checkbox"/> \$15,000	<input type="checkbox"/> \$20,000	<input type="checkbox"/> \$25,000*	<input type="checkbox"/> \$30,000	<input type="checkbox"/> \$35,000
<input type="checkbox"/> \$40,000	<input type="checkbox"/> \$45,000	<input type="checkbox"/> \$50,000	<input type="checkbox"/> \$55,000	<input type="checkbox"/> \$60,000	<input type="checkbox"/> \$65,000
<input type="checkbox"/> \$70,000	<input type="checkbox"/> \$75,000	<input type="checkbox"/> \$80,000	<input type="checkbox"/> \$85,000	<input type="checkbox"/> \$90,000	<input type="checkbox"/> \$95,000
<input type="checkbox"/> \$100,000	<input type="checkbox"/> \$105,000	<input type="checkbox"/> \$110,000	<input type="checkbox"/> \$115,000	<input type="checkbox"/> \$120,000	<input type="checkbox"/> \$125,000
<input type="checkbox"/> \$130,000	<input type="checkbox"/> \$135,000	<input type="checkbox"/> \$140,000	<input type="checkbox"/> \$145,000	<input type="checkbox"/> \$150,000	<input type="checkbox"/> \$155,000
<input type="checkbox"/> \$160,000	<input type="checkbox"/> \$165,000	<input type="checkbox"/> \$170,000	<input type="checkbox"/> \$175,000	<input type="checkbox"/> \$180,000	<input type="checkbox"/> \$185,000
<input type="checkbox"/> \$190,000	<input type="checkbox"/> \$195,000	<input type="checkbox"/> \$200,000	<input type="checkbox"/> \$205,000	<input type="checkbox"/> \$210,000	<input type="checkbox"/> \$215,000
<input type="checkbox"/> \$220,000	<input type="checkbox"/> \$225,000	<input type="checkbox"/> \$230,000	<input type="checkbox"/> \$235,000	<input type="checkbox"/> \$240,000	<input type="checkbox"/> \$245,000
<input type="checkbox"/> \$250,000					

Guarantee Issue up to: Spouse Less than age 65 \$25,000\*, 65-69 \$10,000.

*\*The amount may not be more than 100% of the employee amount for Voluntary Life.*☐ I do not want this coverage**Add Voluntary Life for Dependent/Child(ren)****Policy Amount**

<input type="checkbox"/> \$1,000	<input type="checkbox"/> \$2,000	<input type="checkbox"/> \$3,000	<input type="checkbox"/> \$4,000	<input type="checkbox"/> \$5,000	<input type="checkbox"/> \$6,000
<input type="checkbox"/> \$7,000	<input type="checkbox"/> \$8,000	<input type="checkbox"/> \$9,000	<input type="checkbox"/> \$10,000*		

*\*Guarantee Issue Amount**\*The amount may not be more than 100% of the employee amount for Voluntary Life.*☐ I do not want this coverage**Important Notes:**

- Based on your plan benefits and age, you may be required to complete an evidence of insurability form.

**LIFE INSURANCE** *continued*

Name your beneficiaries: (Primary beneficiary percentages must total 100%)

If additional space is needed, please attach a separate sheet of paper with this information along with your enrollment form. Be sure to sign and date (mm-dd-yyyy) the paper and keep a copy for your records.

**Primary Beneficiaries:**

Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ %

Date of Birth (mm-dd-yy): \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Address/City/State/Zip: \_\_\_\_\_

Phone: ( ) - \_\_\_\_\_ Relationship to Employee: \_\_\_\_\_

Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ %

Date of Birth (mm-dd-yy): \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Address/City/State/Zip: \_\_\_\_\_

Phone: ( ) - \_\_\_\_\_ Relationship to Employee: \_\_\_\_\_

Contingent Beneficiary: \_\_\_\_\_ Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Date of Birth (mm-dd-yy): \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Address/City/State/Zip: \_\_\_\_\_

Phone: ( ) - \_\_\_\_\_ Relationship to Employee: \_\_\_\_\_

(In the event the primary beneficiaries are deceased, the contingent beneficiary will receive the benefit. Employer maintains beneficiary information.)

**Spouse and dependent/child(ren)** – If the intended beneficiary is to be someone other than the employee, please complete the Beneficiary Designation form.

Please contact your employer for any record of or changes to your beneficiary information.

**Attention:** If any of the beneficiaries named above is a minor (a person under the age of 18 or 21, depending on their state of residency), state law may limit Guardian's ability to pay life insurance proceeds directly to them for as long as they remain a minor. State Uniform Transfers to Minors Act (UTMA) laws, where applicable, may allow for the normal course of payment of these proceeds, or a portion thereof, to the minor beneficiary's designated Custodian to manage on the minor's behalf until they reach adult age. At that time, the proceeds are turned over to the adult child, who can use the proceeds in any way he or she chooses.

Are any of the beneficiaries identified above considered a minor in the state in which they reside? Check one box only. ☐ Yes ☐ No

If you answered "Yes", please name the legally designated UTMA Custodian for all minor beneficiaries you have designated:

**Custodian to Minor Beneficiaries:**

Name: \_\_\_\_\_ Social Security Number (or FEIN/TIN # if a corporate entity): \_\_\_\_\_ - \_\_\_\_\_

Date of Birth (mm-dd-yyyy) (if an individual): \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Address/City/State/Zip: \_\_\_\_\_

Phone: ( ) - \_\_\_\_\_

**Signature**

- I understand that my dependents cannot be enrolled for a coverage if I am not enrolled for that coverage.
- **LIFE ONLY:** I understand that life insurance coverage for a dependent/family member, other than a newborn child, will not take effect if that dependent/family member is confined to a hospital or other health care facility, or is home confined, or is unable to perform the normal activities of someone of like age and sex.
- Submission of this form does not guarantee coverage. Among other things, coverage is contingent upon underwriting approval and meeting the applicable eligibility requirements as set forth in the applicable benefit booklet.
- I understand that I must be actively at work or my elected coverage will not take effect until I have met the eligibility requirements (as defined in the benefit booklet.) This does not apply to eligible retirees.
- I understand that if I waive coverage, I may not be eligible to enroll until the next open enrollment period. Late entrant penalties may apply. I understand that I may also have to provide, at my own expense, proof of each person's insurability. Guardian or its designee has the right to reject my request.
- I understand that my coverage will not be effective until approved by Guardian or its designated underwriter.
- I hereby apply for the group benefit(s) that I have chosen above.
- I understand that I must meet eligibility requirements for all coverages that I have chosen above.
- I agree that my employer may deduct premiums from my pay if they are required for the coverage I have chosen above.
- I acknowledge and consent to receiving electronic copies of applicable insurance related documents, in lieu of paper copies, to the extent permitted by applicable law. I may change this election only by providing thirty (30) day prior written notice.
- I consent to electronic communication from Guardian, such as emails and text messages, regarding my coverage(s). I may change this election only by providing (thirty) 30 days prior written notice.
- I attest that the information provided above is true and correct to the best of my knowledge.

Guardian Group Plan Number: 00564909

Please print employee name:

Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

The state in which you reside may have a specific state fraud warning. Please refer to the attached Fraud Warning Statements page.

SIGNATURE OF EMPLOYEE X \_\_\_\_\_

DATE \_\_\_\_\_

Enrollment Kit 00564909, 0002, EN

### Fraud Warning Statements

The laws of several states require the following statements to appear on the enrollment form:

**Alabama:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

**California:** For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**Colorado:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**Delaware, Indiana and Oklahoma:** WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**District of Columbia:** WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

**Florida:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Kentucky:** Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**Louisiana:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit is guilty of a crime and may be subject to fines and confinements in state prison.

**Maine:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefit.

**Maryland :** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Missouri:** Any person who with intent to defraud any insurance company or other person files an application for insurance or statements of claim containing any knowingly false information, or conceals for purpose of misleading information concerning any fact material hereto, commits a fraudulent insurance act, which is a crime, and may also be subject to civil penalties, or denial of insurance benefits subject to the conditions/provisions of the policy.

**Oregon:** Any person who with intent to defraud any insurance company or other person files an application for insurance or statements of claim containing any materially false information, or conceals for purpose of misleading information concerning any fact material thereto, may be committing a fraudulent act, and may be subject to civil penalties or denial of insurance benefits.

**New Jersey:** Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

**New Mexico:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

**Oklahoma:** WARNING: Any person who knowingly, and with the intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Pennsylvania:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**Rhode Island:** Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Tennessee and Washington:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

**Virginia:** Any person who with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.