

Critical Illness Cost Illustration

To determine the most appropriate level of coverage, you should consider your current basic monthly expenses and expected financial needs during a Critical Illness.

Your premium will not increase as you age.

Spouse coverage premium is based on Employee age

Child cost is included with employee election.

Issue Age	Monthly Premiums Displayed Election Cost Per Age Bracket					
	< 30	30-39	40-49	50-59	60-69	70+
Employee						
\$5,000	\$3.05	\$4.40	\$8.35	\$15.35	\$25.45	\$43.35
\$10,000	\$6.10	\$8.80	\$16.70	\$30.70	\$50.90	\$86.70
\$15,000	\$9.15	\$13.20	\$25.05	\$46.05	\$76.35	\$130.05
\$20,000	\$12.12	\$17.60	\$33.40	\$61.40	\$101.80	\$173.40
\$25,000	\$15.25	\$22.00	\$41.75	\$76.75	\$127.25	\$216.75
\$30,000	\$18.30	\$26.40	\$50.10	\$92.10	\$152.70	\$260.10
Benefit Amount Up To 50% of Employee Amount to a Maximum of \$15,000						
Spouse						
\$2,500	\$1.53	\$2.20	\$4.18	\$7.68	\$12.73	\$21.68
\$5,000	\$3.05	\$4.40	\$8.35	\$15.35	\$25.45	\$43.35
\$7,500	\$4.58	\$6.60	\$12.53	\$23.03	\$38.17	\$65.03
\$10,000	\$6.10	\$8.80	\$16.70	\$30.70	\$50.90	\$86.70
\$12,500	\$7.63	\$11.00	\$20.88	\$38.38	\$63.63	\$108.38
\$15,000	\$9.15	\$13.20	\$25.05	\$46.05	\$76.35	\$130.05

EXCLUSIONS AND LIMITATIONS

A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS FOR CRITICAL ILLNESS:

We will not pay benefits for the First Occurrence of a Critical Illness if it occurs less than 3 months after the First Occurrence of a related Critical Illness for which this Plan paid benefits. By related we mean either: (a) both Critical Illnesses are contained within the Cancer Related Conditions category; or (b) both Critical Illnesses are contained within the Vascular Conditions category. We will not pay benefits for a Second occurrence (recurrence) of a Critical Illness unless the Covered Person has not exhibited symptoms or received care or treatment for that Critical Illness for at least 12 months in a row prior to the recurrence. For purposes of this exclusion, care or treatment does not include: (1) preventive medications in the absence of disease; and (2) routine scheduled follow-up visits to a Doctor.

We do not pay benefits for claims relating to a covered person: taking part in any war or act of war (including service in the armed forces) committing a felony or taking part in any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane or insane.

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 1 year; or (b) in an area under travel warning by the

US Department of State, subject to state specific variations.

Guardian's Critical Illness plan does not provide comprehensive medical coverage. It is a basic or limited benefit and is not intended to cover all medical expenses. It does not provide "basic hospital," "basic medical," or "medical" insurance as defined by the New York State Insurance Department.

Health questions are required on late enrollees. This coverage will not be effective until approved by a Guardian underwriter.

This policy will not pay for a diagnosis of a listed critical illness that is made before the insured's Critical Illness effective date with Guardian.

The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. See your certificate booklet for a full listing of exclusions & limitations..

If Critical Illness insurance premium is paid for on a pre tax basis, the benefit may be taxable. Please contact your tax or legal advisor regarding the tax treatment of your policy benefits..

Contract # GP-1-CI-14