



## Summary of Benefits

### Voluntary Life Benefit Summary

<b>Group ID:</b>	00462917	<b>Coverage Type:</b>	Voluntary
<b>Group Name:</b>	CARNEGIE INSTITUTION OF WASHINGTON	<b>Class:</b>	0001 ALL ELIGIBLE EMPLOYEES
<b>Waiting Period:</b>	1st of the month following date of hire	<b>As of Date:</b>	12/12/2018

### Coverage Information

<b>Employee Volume Amount</b>	Increments of \$50,000 to a Maximum of \$500,000 <table border="1"><tr><td>\$50,000</td></tr><tr><td>\$100,000</td></tr><tr><td>\$150,000</td></tr><tr><td>\$200,000</td></tr><tr><td>\$250,000</td></tr><tr><td>\$300,000</td></tr><tr><td>\$350,000</td></tr><tr><td>\$400,000</td></tr><tr><td>\$450,000</td></tr><tr><td>\$500,000</td></tr></table>	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
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\$200,000											
\$250,000											
\$300,000											
\$350,000											
\$400,000											
\$450,000											
\$500,000											
<b>Spouse Volume Amount</b>	50% of the Employee's volume to a maximum of \$250,000										
<b>Child Volume Amount</b>	Ages 14 Days to 6 Months 10% of the Employee's volume to a maximum of \$10,000 Ages 6 Months to 23 Years 10% of the Employee's volume to a maximum of \$10,000										
<b>Member Guaranteed Issue</b>	Ages 15-64 \$200,000 Ages 65-69 \$10,000 Ages 70 and up, evidence of insurability is required for all amounts.										
<b>Spouse Guaranteed Issue</b>	Spouse's Age 15-64 \$50,000 Spouse's Age 65 and up \$5,000										
<b>Child Guaranteed Issue</b>	There is no guaranteed issue. All amounts are approved.										
<b>Cutbacks</b>	35% at age 65 50% at age 70										

### Plan Information

<b>When is my policy effective?</b>	Coverage is effective after you satisfy any waiting period required by your employer. Coverage will not begin until Guardian has approved any amount subject to medical underwriting.
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<p><b>Do I have to answer medical questions as part of purchasing insurance?</b></p>	<p>If you decide to purchase more than the amount guaranteed by Guardian or enroll after the open enrollment period, you must answer some medical questions to help us assess your insurability.</p> <p>Answering "yes" to any of the questions will not necessarily prevent you from obtaining coverage.</p>
<p><b>Can I take the policy with me if I leave the company?</b></p>	<p>You may be able to port this coverage to a group trust plan. You must answer some medical questions to help us assess your insurability for the ported coverage.</p> <p>Yes, you can convert this coverage to an individual policy if you terminate employment with the company or the policy ends. (Some restrictions apply; see certificate of benefits for more information.)</p>

**Voluntary Life and General Exclusions**

Spouse coverage is based on employee age and terminates at age 70.

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 policy booklet for full plan description.


LifeAssist<sup>SM</sup> applies to your life benefit. If 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. This proposal is hedged subject to satisfactory financial evaluation. This coverage will not be effective until approved by a Guardian underwriter. Please refer to policy booklet for full plan description.

Dependent coverage will not take effect if a dependent, other than a newborn 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. (may vary by state).

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.

The group policy or individual certificate cannot be contested after it, or any rider or amendment subsequently added to it, has been in force for a period of two years. If the age or any other relevant factor of the insured has been misstated, GIAC will use the true fact in determining whether insurance is in force under the terms of the certificate and in what amounts.

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## Summary of Benefits

### Voluntary Critical Illness Benefit Summary

<b>Group ID:</b>	00462917	<b>Coverage Type:</b>	Voluntary
<b>Group Name:</b>	CARNEGIE INSTITUTION OF WASHINGTON	<b>Class:</b>	0001 ALL ELIGIBLE EMPLOYEES
<b>Waiting Period:</b>	1st of the month following date of hire	<b>As of Date:</b>	12/12/2018

### Coverage Information

<b>Employee Volume Amount</b>	Plan A Lump sum amount \$10,000 Plan B Lump sum amount \$20,000	
<b>Spouse Volume Amount</b>	50% of Member's benefit to a maximum of \$10,000	
<b>Child Volume Amount</b>	25% of Member's benefit to a maximum of \$5,000	
<b>Member Guaranteed Issue</b>	Medical Questions are required for all amounts. Ages 15-69 \$20,000	
<b>Spouse Guaranteed Issue</b>	Medical Questions are required for all amounts. Member's Age 15-69 \$10,000	
<b>Child Guaranteed Issue</b>	All amounts are guaranteed.	
<b>Covered Conditions</b>	<b>1st Occurrence</b>	<b>2nd Occurrence</b>
Invasive Cancer	100% of lump sum	50% of lump sum
Carcinoma In Situ	30% of lump sum	0% of lump sum
Benign Brain Tumor	75% of lump sum	0% of lump sum
Skin Cancer	\$250 per lifetime	0% of lump sum
Heart Attack	100% of lump sum	50% of lump sum
Stroke	100% of lump sum	50% of lump sum
Heart Failure	100% of lump sum	50% of lump sum
Arteriosclerosis	30% of lump sum	0% of lump sum
Organ Failure	100% of lump sum	50% of lump sum
Kidney Failure	100% of lump sum	50% of lump sum
<b>Additional Covered Conditions</b>		
Addison's Disease	30% of lump sum	
ALS (Lou Gehrig's Disease)	100% of lump sum	
Alzheimer's Disease	50% of lump sum	
Coma	100% of lump sum	
Huntington's Disease	30% of lump sum	
Multiple Sclerosis	30% of lump sum	
Loss of Speech	100% of lump sum	
Loss of Sight	100% of lump sum	
Loss of Hearing	100% of lump sum	
Parkinson's Disease	100% of lump sum	
Permanent Paralysis	2+ Limbs =100% of lump sum, 1 Limb =50% of lump sum	
Severe Burns	100% of lump sum	
<b>Child Covered Conditions</b>		
Cerebral Palsy	100% of lump sum	

Cleft Lip/Cleft Palate	100% of lump sum
Club Foot	100% of lump sum
Cystic Fibrosis	100% of lump sum
Down's Syndrome	100% of lump sum
Muscular Dystrophy	100% of lump sum
Spina Bifida	100% of lump sum
Type 1 Diabetes	100% of lump sum
<b>Cutbacks</b>	50% at age 70
<b>Rider/Additional Benefits</b>	
Cancer Vaccine Benefit	\$50 per lifetime for receiving a Cancer Vaccine.

### Plan Information

<b>When is my policy effective?</b>	Coverage is effective after you satisfy any waiting period required by your employer. Coverage will not begin until Guardian has approved any amount subject to medical underwriting.
<b>Do I have to answer medical questions as part of purchasing insurance?</b>	If you decide to purchase more than the amount guaranteed by Guardian or enroll after the initial open enrollment period, you must answer some medical questions to help us assess your insurability.
<b>Can I take the policy with me if I leave the company?</b>	You can port this coverage to a group conversion trust.

### Voluntary Critical Illness and General Exclusions

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 Recurrence (second occurrence) 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 will not pay benefits for more than one Recurrence (third or later occurrence) of any Critical Illness. First & second occurrence refers to the first & second time an insured experiences or is diagnosed with a covered critical illness while covered under Guardian Critical Illness insurance. If the plan is new (not transferred): During the exclusion period, this Critical Illness plan does not pay charges relating to a pre-existing condition. If this plan is transferred from another insurance carrier, the time an insured is covered under that plan will count toward satisfying Guardian's pre-existing condition limitation period. Please refer to the plan details for specific time periods. State variations may apply. A pre-existing condition includes any condition for which an employee, in a specified period of time prior to coverage in this plan, consults with a physician, receives treatment or takes prescribed drugs. 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, taking part of 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 (including service in the armed forces), committing a felony, taking part of any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane or insane. Guardian's Critical Illness plan does not provide comprehensive medical coverage. It is a basic or limited benefit and is not intended to coverage all medical expenses. This benefit summary summarizes the major features of the Guardian Critical Illness benefit plan. It is not intended to be a complete representation of the proposed plan. The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. For full plan features, including exclusions and limitations, please refer to your Policy or contact your sales representative.





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## Summary of Benefits

### Accident Benefit Summary

<b>Group ID:</b>	00462917	<b>Coverage Type:</b>	Voluntary
<b>Group Name:</b>	CARNEGIE INSTITUTION OF WASHINGTON	<b>Class:</b>	0001 ALL ELIGIBLE EMPLOYEES
<b>Waiting Period:</b>	1st of the month following date of hire	<b>As of Date:</b>	12/12/2018

### Coverage Information

<b>Schedule</b>	<b>Accident - Advantage Plan</b> This coverage includes benefits for treatments or procedures due to an accident. These include hospitalization, emergency room treatment, Xrays, and much more. Please see your certificate booklet for specific benefits.
<b>Accident Coverage Type</b>	Your accident coverage will cover injuries suffered while off the job.
<b>Employee Accidental Death and Dismemberment</b>	<b>Amount:</b> \$25,000 Includes Common Carrier, Common Disaster, Dismemberment, Seatbelt & Airbag, and Reasonable Accommodation benefits.
<b>Spouse Accidental Death and Dismemberment</b>	<b>Amount:</b> \$12,500 Includes Common Carrier, Common Disaster, Dismemberment, Seatbelt & Airbag, and Reasonable Accommodation benefits.
<b>Child Accidental Death and Dismemberment</b>	<b>Amount:</b> \$5,000 Includes Common Carrier, Common Disaster, Dismemberment, Seatbelt & Airbag, and Reasonable Accommodation benefits.
<b>Yearly Wellness Benefit</b>	\$50

### Plan Information

<b>When is my policy effective?</b>	Coverage is effective after you satisfy any waiting period required by your employer. Coverage will not begin until Guardian has approved any amount subject to medical underwriting.
<b>Do I have to answer medical</b>	No

<b>questions as part of purchasing insurance?</b>	
<b>Can I take the policy with me if I leave the company?</b>	Yes, you can port this coverage.

**Accident General Limitations and Exclusions**

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.

This proposal summarizes the major features of the Guardian Accident benefit plan. It is not intended to be a complete representation of the proposed plan. For full plan features, including exclusions and limitations, please refer to your Policy.

This proposal is hedged subjected to satisfactory financial evaluation.

This plan will not pay benefits for any injury caused by or related to: Declared or undeclared war, act of war, or armed aggression; taking part in a riot or civil disorder; or commission of, or attempt to commit a felony; Intentionally self inflicted injury, while sane or insane; suicide or attempted suicide, while sane or insane.

The covered person being legally intoxicated.

Treatment rendered or hospital confinement outside the United States or Canada.

Travel or flight in any kind of aircraft, including any aircraft owned by or for the employer except as a fare-paying passenger on a common carrier.

Participation in any kind of sporting activity for compensation or profit, including coaching or officiating.



Restrictions apply and may be subject to medical necessity.

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<b>Yearly Wellness Benefit</b>	\$50

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<b>Do I have to answer medical</b>	No



<b>questions as part of purchasing insurance?</b>	
<b>Can I take the policy with me if I leave the company?</b>	Yes, you can port this coverage.

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The covered person being legally intoxicated.

Treatment rendered or hospital confinement outside the United States or Canada.

Travel or flight in any kind of aircraft, including any aircraft owned by or for the employer except as a fare-paying passenger on a common carrier.

Participation in any kind of sporting activity for compensation or profit, including coaching or officiating.



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<b>Yearly Wellness Benefit</b>	\$50

### Plan Information

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<b>Do I have to answer medical</b>	No

<b>questions as part of purchasing insurance?</b>	
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