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Group Number: 00394986

# NATIONAL ASSOCIATION OF FREE WILL BAPTISTS

ALL ELIGIBLE BOARD OF TRUSTEES AND ORDAINED MINISTERS  
OF A FREE WILL BAPTISTS CHURCH/AGENCY UNDER AG

Here you'll find information about your following employee benefit(s). Be sure to review the enclosed - it provides everything you need to sign up for your Guardian benefits.

## **PLAN HIGHLIGHTS**

- Life

# Welcome

Dear NATIONAL ASSOCIATION OF FREE WILL BAPTISTS Employee,

We are happy to have been chosen by NATIONAL ASSOCIATION OF FREE WILL BAPTISTS to be the provider of your employee benefits this year. For over 150 years, we have helped millions of people plan, secure and look after their families. We believe that life's unexpected surprises should be met with the support, guidance and understanding of someone who truly cares. And, we understand the power of help. It's why we go above and beyond to do what's right for you.

With Guardian® coverage you get:

- Affordable group rates
- Convenient payroll deduction
- Benefits for your unique needs

Take advantage of the benefits offered to you at work. Feel secure knowing that you have the coverage you need from a trusted provider and that it's there when you need it most.

Guardian

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

2018-71635 (12/20)

Life Benefit Summary

Group Number: 00394986

**A Life insurance plan through Guardian provides:**

- The foundation of a smart financial plan that helps protect you and those who depend on you
- Affordable group rates
- Flexibility to update your coverage as your life changes or take it with you if you change jobs or retire

**About Your Benefits:**

	VOLUNTARY TERM LIFE
<b>Employee Benefit</b>	You may elect one of the following benefit options: \$25,000, \$50,000, \$75,000, \$100,000. See Cost Illustration page for details.
<b>Spouse Benefit</b>	50% of employee coverage to a max of \$50,000†
<b>Child Benefit</b>	Your dependent children age 14 days to 23 years (25 if full time student). 10% of employee coverage to a max of \$10,000. Coverage limits are based on child age.
<b>Conditional Issue:</b> The "conditional" means you can qualify for coverage up to and including the specified amount.	A "No" response to the Health question (on your enrollment form) enables enrollees to elect up to : Employee \$100,000. Spouse \$50,000. 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
<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.

Benefit information illustrated within this material reflects the plan covered by Guardian as of 02/25/2020

ALL ELIGIBLE BOARD OF TRUSTEES AND ORDAINED MINISTERS OF A FREE WILL BAPTISTS CHURCH/AGENCY UNDER The Guardian Life Insurance Company of America, New York, NY

## **Manage Your Benefits:**

Go to [www.GuardianAnytime.com](http://www.GuardianAnytime.com) to access secure information about your Guardian benefits. Your on-line account will be set up within 30 days after your plan effective date.

## 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. To help you assess your needs, you can also go to Guardian Anytime and view a video: <https://www.guardiananytime.com/gafd/wps/portal/fdhome/employees/products-coverage/life>

### Voluntary Life Cost Illustration

		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†
<b>\$25,000 Policy Election Amount</b>										
Employee	\$25,000	\$1.25	\$1.75	\$3.50	\$5.00	\$7.50	\$13.50	\$23.00	\$28.75	\$44.25
Spouse	\$12,500	\$.63	\$.88	\$1.50	\$2.25	\$3.50	\$5.75	\$9.00	\$13.88	\$24.13
Child	\$2,500	\$.33	\$.33	\$.33	\$.33	\$.33	\$.33	\$.33	\$.33	\$.33
<b>\$50,000 Policy Election Amount</b>										
Employee	\$50,000	\$2.50	\$3.50	\$7.00	\$10.00	\$15.00	\$27.00	\$46.00	\$57.50	\$88.50
Spouse	\$25,000	\$1.25	\$1.75	\$3.00	\$4.50	\$7.00	\$11.50	\$18.00	\$27.75	\$48.25
Child	\$5,000	\$.65	\$.65	\$.65	\$.65	\$.65	\$.65	\$.65	\$.65	\$.65
<b>\$75,000 Policy Election Amount</b>										
Employee	\$75,000	\$3.75	\$5.25	\$10.50	\$15.00	\$22.50	\$40.50	\$69.00	\$86.25	\$132.75
Spouse	\$37,500	\$1.88	\$2.63	\$4.50	\$6.75	\$10.50	\$17.25	\$27.00	\$41.63	\$72.38
Child	\$7,500	\$.98	\$.98	\$.98	\$.98	\$.98	\$.98	\$.98	\$.98	\$.98
<b>\$100,000 Policy Election Amount</b>										
Employee	\$100,000	\$5.00	\$7.00	\$14.00	\$20.00	\$30.00	\$54.00	\$92.00	\$115.00	\$177.00
Spouse	\$50,000	\$2.50	\$3.50	\$6.00	\$9.00	\$14.00	\$23.00	\$36.00	\$55.50	\$96.50
Child	\$10,000	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30

Refer to Conditional Issue row on page above for Voluntary Life CI amounts.

Premiums for Voluntary Life Increase in five-year increments

**Spouse coverage premium is based on Employee age.**

†Benefit reductions apply.

### Manage Your Benefits:

Go to [www.GuardianAnytime.com](http://www.GuardianAnytime.com) to access secure information about your Guardian benefits. Your on-line account will be set up within 30 days after your plan effective date.

## LIMITATIONS AND EXCLUSIONS:

### A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS FOR LIFE 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-1-R-EOPT-96

*This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. The plan documents are the final arbiter of coverage. Coverage terms may vary by state and actual sold plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium actually billed, the latter prevails.*

# WillPrep Services

## Special bonus for participants in voluntary life plan

Your employer has worked with Guardian to make WillPrep Services available to eligible members with Voluntary Life plans. Keeping an up-to-date will is essential to ensuring that your assets are distributed as you intended, no matter the size of your estate. You may be avoiding creating a will because you believe you can't afford the time or legal expense. Now you can with WillPrep Services.

WillPrep Services offer support and guidance to help you properly prepare the documents necessary to preserve your family's financial security. WillPrep has a range of services including online planning documents, a resource library and access to professionals\* to help with issues related to:

- |                                   |                                    |                          |
|-----------------------------------|------------------------------------|--------------------------|
| ▪ Advanced Health Care Directives | ▪ Financial Power of Attorney      | ▪ Wills and Living Wills |
| ▪ Estate Taxes                    | ▪ Guardianship and Conservatorship | ▪ Resource Library       |
| ▪ Executors & Probate             | ▪ Healthcare Power of Attorney     | ▪ Trusts                 |

For more information about WillPrep Services, go to [www.ibhwillprep.com](http://www.ibhwillprep.com); User name: WillPrep; Password: GLIC09 or call 1-877-433-6789

\*The Option of an attorney prepared will is available for a small fee.

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 WillPrep 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.

**Accidental Death and Dismemberment Benefit Summary**

**Group Number:** 00394986

**An Accidental Death & Dismemberment insurance plan through Guardian provides:**

A layer of financial protection in the event of a serious injury or death as a result of an accident.

**About Your Benefits:**

**Benefit Amounts Available**

\$25,000    \$50,000    \$75,000    \$100,000

**Monthly Premiums\*** (Estimated premium deduction)

Employee	\$1.00	\$2.00	\$3.00	\$4.00
Family	\$1.50	\$3.00	\$4.50	\$6.00

**Benefit Payments for family coverage vary based on the family structure at the time of claim.**

Employee & Spouse	Spouse benefit is 60% of employee amount
Employee & Child(ren)	Child (ren) benefit is 20% of employee amount
Employee, Spouse & Child(ren)	Spouse benefit is 40% and Child(ren) is 10% of employee amount Spouse coverage terminates at age 70.

**Benefit Reductions—Please be aware that your Benefit Amount may decrease as shown below:**

Applicable to Your Supplemental Coverage	35 % at Age 65
	60 % at Age 70
	75 % at Age 75
	85 % at Age 80

Enhanced AD&D Features Include: Child Education Benefit, Education & Retraining Benefit, Seatbelt & Airbag Benefit, Day Care Expense, Repatriation, and Common Carrier.

**Manage Your Benefits:**

Go to [www.GuardianAnytime.com](http://www.GuardianAnytime.com) to access secure information about your Guardian benefits. Your on-line account will be set up within 30 days after your plan effective date.

## LIMITATIONS AND EXCLUSIONS:

### A SUMMARY OF PLAN LIMITATION AND EXCLUSIONS FOR AD&D:

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. 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. This proposal is hedged subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description.

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 undeclared 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 specific period of time of the accident. Please see contract for specific definition; definition of loss may vary depending on the benefit payable.

A loss may be defined as death, quadriplegia, loss of speech and hearing, loss of cognitive function, comatose state in excess of one month, hemiplegia or paraplegia. The loss must occur within a specific period of time of the accident. Please see contract for specific definition; definition of loss may vary depending on the benefit payable.

*This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. The plan documents are the final arbiter of coverage. Coverage terms may vary by state and actual sold plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium actually billed, the latter prevails.*





# Easy-To-Use Online Link Provides Faster Processing

Guardian's online electronic Evidence of Insurability (EOI) provides an alternative to paper EOI forms when you need to provide additional information for requested coverage.

### Common situations include:

- Answering yes to one of the health questions on your enrollment form
- Enrolling for coverage in excess of the guaranteed issue amount
- Requesting coverage after your initial eligibility for coverage

### Electronic Evidence of Insurability can be used for the following coverages\*:

- Basic Life
- Voluntary Life
- Short Term Disability
- Long Term Disability

### Guardian's online EOI form offers several advantages:

- Your personal data is kept secure
- No errors due to hand-written data
- Faster submission of your completed form

### Accessing the electronic Evidence of Insurability link

Simply go to : [guardiananytime.com/eoi](http://guardiananytime.com/eoi)

**No registration is required. The process is easy and secure, simply follow the steps outlined below:**

- 1 Fill in your Group ID #
- 2 Enter your personal information
- 3 Answer the health questions
- 4 Electronically sign your name and click 'Submit'

### Guardian receives the completed EOI form in minutes!

- 1 Guardian's Medical Underwriting Team moves through the EOI process and will contact you with any questions.
- 2 We will send you a letter in the mail regarding the status of your request for coverage.
- 3 We will notify your employer of the outcome of your request only if your coverage amount is changed.

**If you have questions about the process or if you need to provide evidence of insurability, please contact your Plan Administrator.**