

# LIFE PLAN

Basic Life and AD&D insurance are offered as a part of our basic package through Guardian and provided at no cost to you. The Basic Life and AD&D policies are payable upon death to any person you name as the beneficiary. You will designate a beneficiary when you originally enroll, and have the option to change this designation at any time. AD&D refers to death by accident, in which case your benefit amount would double.

A brief description of your plan is as follows:

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Company	Highmark Companies
Group Number	387703

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Basic Life Benefit	\$50,000
Guarantee Issue	\$50,000
Basic Life Maximum	\$50,000
Basic AD&D Benefit	\$50,000
Conversion	Upon loss of coverage, within 31 days, you may convert your policy
Age Reduction	Benefits reduce by 35% at age 65, 60% at age 70, 75% at age 75, & 85% at age 80
Waiver of Premium	Premiums may be waived if you are disabled for at least 9 months
Accelerated Benefit	If diagnosed with 6 months to live due to a terminal condition, you may receive 50% of your Basic Life Benefit
Portability Benefit	Upon loss of coverage, within 31 days, you may port your policy

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Carrier	Guardian - Life'
Carrier Address	PO Box 26035 Lehigh Valley, PA 18002-6035
Carrier Telephone Number	800-525-4542
Carrier Web Site	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>

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Please Note: The description above is intended to provide a general overview of the Highmark Companies plan. For a complete description of benefits and definitions, please consult your policy.