

**Critical Illness Benefit Summary**

**Group Number:** 00489910

**About Your Benefits:**

It takes a lot to beat a serious illness. Unfortunately, it can also cost a lot. When you or a family member suffers a serious illness like a stroke or heart attack, Critical Illness Insurance can help with expenses that medical insurance doesn't cover like deductibles or out of pocket costs, or services like experimental treatment. Critical Illness supplements your medical and your disability income insurance. The lump sum benefit is paid when you need it most, upon diagnosis, so you can rest assured that you will have funds to offset upcoming out of pocket costs, and that you'll have the flexibility to elect treatments with less worry about the cost. Review your options and enroll today!

**What Your Benefits Cover:**

**CRITICAL ILLNESS**

Benefit Amount(s)	Employee may choose a lump sum benefit of \$5,000 to \$25,000 in \$5,000 increments.	
<b>CONDITIONS</b>		
<b>Cancer</b>	<b>1st OCCURRENCE</b>	<b>2nd OCCURRENCE</b>
Invasive Cancer	100%	50%
Carcinoma In Situ	30%	0%
Benign Brain Tumor	75%	0%
Skin Cancer	\$250 per lifetime	Not Covered
<b>Vascular</b>		
Heart Attack	100%	50%
Stroke	100%	50%
Heart Failure	100%	50%
Arteriosclerosis	30%	0%
<b>Other</b>		
Organ Failure	100%	50%
Kidney Failure	100%	50%
<b>ADDITIONAL CONDITIONS</b>	<b>1st OCCURRENCE ONLY</b>	
Addison's Disease	30%	
ALS (Lou Gehrig's Disease)	100%	
Alzheimer's Disease	50%	
Coma	100%	
Huntington's Disease	30%	
Loss of Hearing	100%	
Loss of Sight	100%	
Loss of Speech	100%	
Multiple Sclerosis	30%	
Parkinson's Disease	100%	
Permanent Paralysis	50% for 1 limb, 100% for 2 limbs	
Severe Burns	100%	
<b>Childhood Conditions</b>	<b>1st OCCURRENCE ONLY</b>	
Cerebral Palsy	100%	

Benefit information illustrated within this material reflects the plan covered by Guardian as of 03/29/2016

California Health Sciences Univeristy ALL ELIGIBLE EMPLOYEES Benefit Summary

The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004

**CRITICAL ILLNESS**

Cleft Lip/Palate	100%
Club Foot	100%
Cystic Fibrosis	100%
Down's Syndrome	100%
Muscular Dystrophy	100%
Spina Bifida	100%
Type I Diabetes	100%

**Spouse/Domestic Partner Benefit** May choose a lump sum benefit of \$2,500 to \$12,500 in \$2,500 increments up to 50% of the employee's lump sum benefit.

**Child Benefit-** children age Birth to 26 years 25% of employee's lump sum benefit

**Benefit Reductions:** Benefits are reduced by a certain percentage as an employee ages 50% at age 70

**Guarantee Issue/ Conditional Issue** We Guarantee Issue up to:  
 Less than age 70 \$5,000  
 For a spouse:  
 Less than age 70 \$2,500  
 For a child: All Amounts

**Health questions are required if the elected amount exceeds the Guarantee Issue, as well as for all applicants age 70+ regardless of elected amount.**

**Portability:** Allows you to take your Critical Illness coverage with you if you terminate employment. Included

**Pre-Existing Condition Limitation:** A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs. 3 months prior, 12 months after

**Cancer Vaccine Benefit** \$50 per lifetime for receiving a cancer vaccine

**WELLNESS BENEFIT**

Employee Per Year Limit	\$50
Spouse Per Year Limit	\$50
Child Per Year Limit	\$50

## 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.

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+ <sup>†</sup>
<b>Employee</b>						
\$5,000	\$7.38	\$9.24	\$15.07	\$25.42	\$37.78	\$70.92
\$10,000	\$13.08	\$16.74	\$28.22	\$48.57	\$72.88	\$138.52
\$15,000	\$18.78	\$24.24	\$41.37	\$71.72	\$107.98	\$206.12
\$20,000	\$24.48	\$31.74	\$54.52	\$94.87	\$143.08	\$273.72
\$25,000	\$30.18	\$39.24	\$67.67	\$118.02	\$178.18	\$341.32
<b>Benefit Amount Up To 50% of Employee Amount to a Maximum of \$12,500</b>						
<b>Spouse</b>						
\$2,500	\$4.53	\$5.49	\$8.50	\$13.85	\$20.23	\$37.12
\$5,000	\$7.38	\$9.24	\$15.07	\$25.42	\$37.78	\$70.92
\$7,500	\$10.23	\$12.99	\$21.65	\$37.00	\$55.33	\$104.72
\$10,000	\$13.08	\$16.74	\$28.22	\$48.57	\$72.88	\$138.52
\$12,500	\$15.93	\$20.49	\$34.80	\$60.15	\$90.43	\$172.32

<sup>†</sup>Benefit reductions may apply. See plan details.

### 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.

### Need Assistance?

Call the Guardian Helpline (888) 600-1600, weekdays, 8:00 AM to 8:30 PM, EST. Refer to your member ID (social security number) and your plan number: 00489910.

## 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.

**This handout is for illustrative purposes only and is an approximation. If any discrepancies between this handout and your paycheck stub exist, your paycheck stub prevails. Your company has selected Guardian to provide Critical Illness coverage to eligible employees & dependents according to plan terms which have been mutually agreed upon. As an eligible employee, you can purchase this coverage at the group premium levels illustrated above.**

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. A pre-existing condition includes any condition for which an employee, in a specified time period prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs. Please refer to the plan documents for specific time periods. State variations may apply.

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 1) late enrollees and 2) enrollees over age 69 (not applicable in FL). This coverage will not be effective until approved by a Guardian underwriter.

*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..*