



## More Ways to Meet Life Insurance Needs

Life insurance is the cornerstone of any employee benefits program. With a broad array of competitively-priced life insurance plans and innovative options, we help employers keep up with their employees' diverse and changing

coverage needs while delivering value beyond a lump sum payment. The chart below summarizes several recent enhancements to our life coverage.

Benefit Provisions	Product	Description
<b>Dependent Waiver of Premium</b>	Basic and Voluntary Life	When the employee's premium for life insurance is waived due to disability, the dependents' premium will also be waived and coverage will continue for all participants.
<b>Dependent Accelerated Life Benefit</b>	Voluntary Life	Accelerated life benefits allow a terminally ill covered person to "accelerate" a portion of his/her life coverage, and receive a benefit prior to death. The benefit is now extended to cover dependents under voluntary life.
<b>Re-Enrollment Options</b>	Voluntary Life	Expanded options to allow employees enrolled for voluntary life insurance to increase coverage without Evidence of Insurability (EOI). A covered employee can increase life coverage per annual enrollment in two ways: <ul style="list-style-type: none"> <li>• By available increments up to the Guarantee Issue (GI) <i>(No EOI required for total life insurance amounts up to guarantee issue amount)</i></li> <li>• By up to two available increments <i>(No EOI required even if total life insurance amount exceeds guarantee issue amount as long as no more than two increments elected)</i></li> <li>• By up to \$50,000, not to exceed the GI, not tied to a specific number of increments</li> </ul>
<b>Repatriation</b>	Basic and Voluntary Life	Repatriation provides for reimbursement of expenses to transport the body of a loved one, when death occurs 75 miles or more from home. This benefit — previously only available on Accidental Death and Dismemberment — is expanded to apply to Life plans, so all deaths, not just accidents, can be eligible for this reimbursement.
<b>Seatbelt/Airbag</b>	Basic Life	This benefit pays an additional amount if death results while properly wearing a seatbelt and the vehicle was equipped with airbags. The benefit payable to employees is \$10,000 and \$5,000 respectively, and dependents \$5,000 and \$2,500. The benefit is available on AD&D and Voluntary Life, and has been added to Basic Life.

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