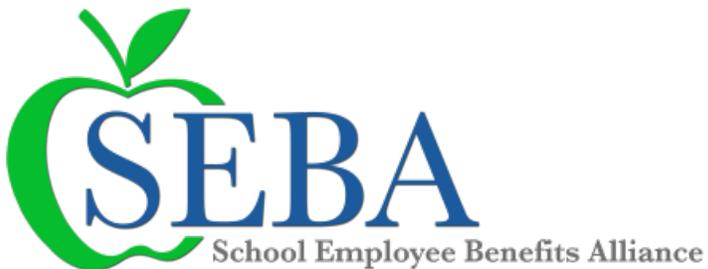


Macon County Employee Benefits



Effective **July 1, 2017**, Guardian Life Insurance Company will be the **NEW** insurance provider for all benefits sponsored by Macon County Schools and SEBA. We are pleased to offer the following valuable benefits:

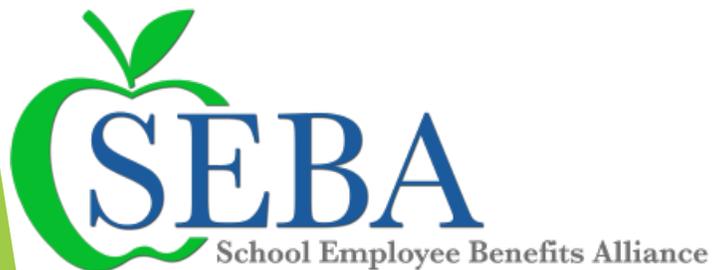
- ❖ Dental
- ❖ Vision
- ❖ Voluntary Life Insurance
- ❖ Accident Insurance
- ❖ Short Term Disability
- ❖ Long Term Disability



GUARDIAN[®]



Guardian Dental & Vision Insurance



Guardian Dental Insurance

- ▶ Preventative care does not count towards your annual maximum amount.
NEW: Maximum Rollover, lets you roll over a portion of your unused benefits for future use
- ▶ Deductible is waived for Preventative Services
- ▶ A deductible is the amount you must pay out of pocket before the plan pays
- ▶ Orthodontia only covers children under age 19
- ▶ All deductions are taken on a monthly basis



Guardian Dental Insurance

	Low Plan	High Plan
Annual Maximum Benefit	\$1,250	\$2,000
Deductible (maximum 3 per family)	\$75 (individual) \$225 (family)	\$75 (individual) \$150 (family)
Preventative (oral exam, cleaning, x-rays)	100%	100%
Basic (fillings, extractions, x-rays)	80%	80%
Major Care (crowns, dentures, endodontic, periodontal)	50%	50%
Orthodontic Expenses (deductible waived)	50%	50%
Orthodontia - Under age 19 (this is a lifetime maximum)	\$1,000	\$1,500
Annual Rollover	Up to \$300 can be rolled over each year	Up to \$400 can be rolled over each year

Finding a dentist in the Guardian Network is easy!

Finding an in-network dentist is easy

1. Go to www.GuardianAnytime.com
2. Click "Find a Provider" in the upper left corner
3. Click "Find A Dentist"
 - ✓ Select the PPO Plan
 - ✓ Enter your search parameters
 - ✓ Select "DentalGuard Preferred" as your network
 - ✓ Follow the directions for a list of dental providers convenient to you



Away from your computer? No problem.

Download the Guardian app for your Android or iPhone and find a dentist on the go. Go to guardiananytime.com to download the app.



1

2

3

Guardian Vision Insurance

	In Network (Copay)	Out of Network (Before Copay)
Eye Exam	\$10	\$50 max
Lenses Benefit <ul style="list-style-type: none"> ▪ Single Vision ▪ Bifocal ▪ Trifocal ▪ Lenticular 	\$20	<ul style="list-style-type: none"> ▪ \$48 max ▪ \$67 max ▪ \$86 max ▪ \$126 max
Contact Lenses <ul style="list-style-type: none"> ▪ Medically Necessary ▪ Elective 	<ul style="list-style-type: none"> ▪ Covered (Copay waived) ▪ \$150 max +15% off balance (Copay waived) 	<ul style="list-style-type: none"> ▪ \$210 max (Copay waived) ▪ \$105 max (Copay waived)
Frames	\$150 retail max + 20% off balance	\$48 max

- Guardian uses the Davis Vision Network
- Eye Exams, Lenses Benefit, and Contact Lenses are covered with the applicable Copay once per Calendar Year
- Frames can be replaced once every 2 calendar years

Dental Rates per Month

	High Plan	Low Plan
Employee Only	\$39.36	\$33.71
Employee + 1	\$84.02	\$71.48
Family	\$123.23	\$102.21



Vision Rates per Month

	Rate
Employee Only	\$7.36
Employee +1	\$13.45
Family	\$22.79

Guardian Voluntary Life Insurance



Voluntary Term Life Insurance

Life insurance is not just about final expenses.

- 50% of US households would suffer significant financial impact from the loss of their primary wage earner¹

Life insurance is for the people who depend on you.

- How will your dependents cover the following expenses?

Can you afford *not* to have life insurance?

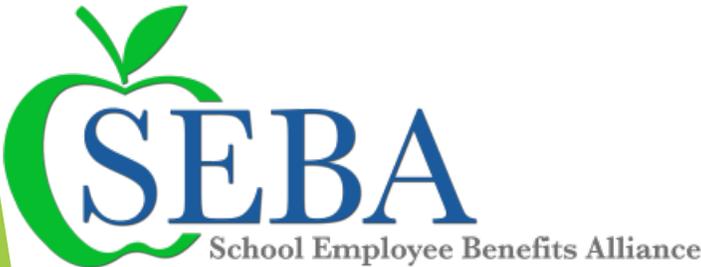
- It can take 5 years to 7 years to financially recover from the loss of an income earner.¹



Voluntary Term Life Insurance

	Guarantee Amount	Benefit
Employee Benefit	\$150,000	\$10,000 - \$150,000 in \$10,000 increments
Spouse Benefit	\$50,000	\$10,000 - \$50,000 in \$5,000 increments, not to exceed 100% of the Employee's amount
Child Benefit	\$10,000	\$10,000, not to exceed 10% of Employee's amount

- ▶ All benefits Terminate at termination of employment or retirement, whichever occurs first. Rates and Payroll Deductions will increase for each employee on the policy anniversary date coinciding with the employee's attaining the entry age for a higher bracket.
- ▶ Optional Life Insurance coverage will reduce at the age of 70 by 50%, age 75 reduces by 70%, age 80 reduces 80% and rates change.
- ▶ Life insurance for employee, spouse or dependents can be converted to an individual life insurance policy if applied for within 31 days of loss of coverage. The rates will change.

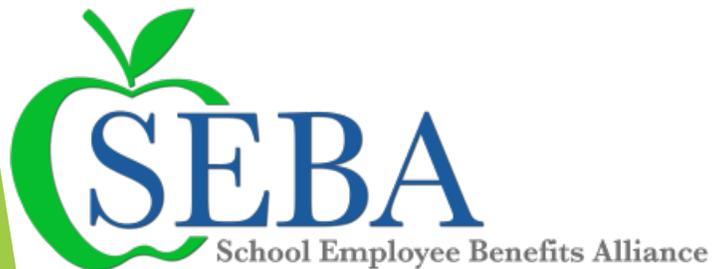


Voluntary Term Life Rates

Policy Election Amount	Monthly premiums displayed.								
	Policy Election Cost Per Age Bracket								
Employee	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$10,000	\$1.90	\$2.90	\$2.90	\$2.90	\$2.90	\$4.90	\$4.90	\$4.90	\$4.90
\$20,000	\$3.80	\$5.80	\$5.80	\$5.80	\$5.80	\$9.80	\$9.80	\$9.80	\$9.80
\$30,000	\$5.70	\$8.70	\$8.70	\$8.70	\$8.70	\$14.70	\$14.70	\$14.70	\$14.70
\$40,000	\$7.60	\$11.60	\$11.60	\$11.60	\$11.60	\$19.60	\$19.60	\$19.60	\$19.60
\$50,000	\$9.50	\$14.50	\$14.50	\$14.50	\$14.50	\$24.50	\$24.50	\$24.50	\$24.50
\$60,000	\$11.40	\$17.40	\$17.40	\$17.40	\$17.40	\$29.40	\$29.40	\$29.40	\$29.40
\$70,000	\$13.30	\$20.30	\$20.30	\$20.30	\$20.30	\$34.30	\$34.30	\$34.30	\$34.30
\$80,000	\$15.20	\$23.20	\$23.20	\$23.20	\$23.20	\$39.20	\$39.20	\$39.20	\$39.20
\$90,000	\$17.10	\$26.10	\$26.10	\$26.10	\$26.10	\$44.10	\$44.10	\$44.10	\$44.10
\$100,000	\$19.00	\$29.00	\$29.00	\$29.00	\$29.00	\$49.00	\$49.00	\$49.00	\$49.00
\$110,000	\$20.90	\$31.90	\$31.90	\$31.90	\$31.90	\$53.90	\$53.90	\$53.90	\$53.90
\$120,000	\$22.80	\$34.80	\$34.80	\$34.80	\$34.80	\$58.80	\$58.80	\$58.80	\$58.80
\$130,000	\$24.70	\$37.70	\$37.70	\$37.70	\$37.70	\$63.70	\$63.70	\$63.70	\$63.70
\$140,000	\$26.60	\$40.60	\$40.60	\$40.60	\$40.60	\$68.60	\$68.60	\$68.60	\$68.60
\$150,000	\$28.50	\$43.50	\$43.50	\$43.50	\$43.50	\$73.50	\$73.50	\$73.50	\$73.50

All rates are based on the age of the employee

Guardian Disability Insurance



Why do you need disability insurance?

You might underestimate your risk of a disabling illness or injury

- Over **50%** of disabled Americans are between ages 18 - 64¹
- The average Long Term Disability claim is 36 months
- **95%** disabilities are not covered by Workman's Compensation plans¹

50% of Americans would have financial difficulties within a month of being disabled, and one in four would have problems immediately²



Protect your paycheck if you are unable to work

If you depend on your income, you should consider it...

- For just a few dollars a month, you can help to provide a financial safety net for yourself and those who depend on you
- Replaces a portion of your income if you become seriously ill or injured
- Enrollment at the workplace is affordable with convenient payroll deductions
- Fast claims payments



Short Term Disability Insurance

- ❖ Benefits begin:
 - ❖ 1st Day of disability for Accident
 - ❖ 8th Day of disability for Sickness
- ❖ Coverage applies to Employees ONLY
- ❖ Maximum Benefit Coverage is 26 weeks per Disability
- ❖ Monthly Benefit payable may not exceed 60% of your monthly salary



Short Term Disability Rates



Weekly Benefit	Minimum Annual Salary Required	Monthly Rate
\$50	\$4,333.00	\$4.50
\$100	\$8,667.00	\$9.00
\$150	\$13,000.00	\$13.50
\$200	\$17,333.00	\$18.00
\$250	\$21,667.00	\$22.50
\$300	\$26,000.00	\$27.00
\$350	\$30,333.00	\$31.50
\$400	\$34,667.00	\$36.00
\$450	\$39,000.00	\$40.50
\$500	\$43,333.00	\$45.00
\$550	\$47,667.00	\$49.50
\$600	\$52,000.00	\$54.00
\$650	\$56,333.00	\$58.50
\$700	\$60,667.00	\$63.00
\$750	\$65,000.00	\$67.50
\$800	\$69,333.00	\$72.00
\$850	\$73,667.00	\$76.50
\$900	\$78,000.00	\$81.00
\$950	\$82,333.00	\$85.50
\$1,000	\$86,667.00	\$90.00

Long Term Disability Insurance

- ❖ Benefits begin:
 - ❖ 180th Day of disability
- ❖ Coverage applies to Employees ONLY
- ❖ Monthly Benefit payable may not exceed 50% of your monthly salary up to \$5,000
- ❖ Tax-free benefit



Long Term Disability Rates

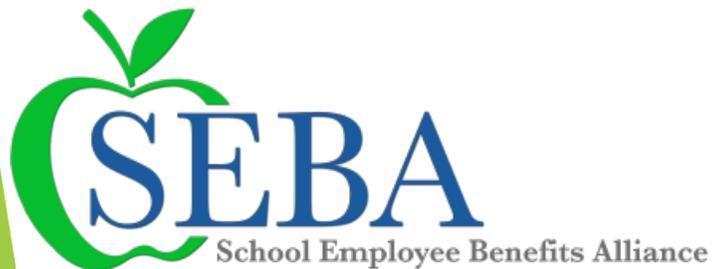


Age	Rate per \$100
<25	\$0.050
25-29	\$0.070
30-34	\$0.100
35-39	\$0.160
40-44	\$0.250
45-49	\$0.370
50-54	\$0.460
55-59	\$0.500
60+	\$0.380

Rates are based on the age and individual salary of the employee

Example: $\$2,000$ (Monthly earning) / $100 = 20 \times \$0.160$ (rate) = $\$3.20$ (payroll deduction)

Guardian Accident Insurance



Accident Insurance

Accidents happen, to anyone at anytime – and *could* happen to you.

- Over 40 million Americans received emergency room treatment for an accidental injury last year¹

Medical insurance doesn't cover everything – recovering from an injury could cost you thousands of dollars.

- The average cost of an injury from a fall is **\$30,000**²
- The average cost of an emergency room visit in the U.S. is **\$2,168**³

Do you have enough savings to cover your share of the costs?

- **63%** of Americans **with** medical insurance used all their savings for out-of-pocket medical costs⁴



Financial support from Guardian to get you back on your feet

- For a few dollars a month, it supplements your medical plan – no matter what other insurance you have
- Cash is paid directly to you, based on covered injuries, treatments and services
- Use the money for any purpose, whether for medical or non-medical expenses
- **20% increase** in your benefit if a covered dependent child is injured while playing an organized sport



How Guardian Accident Insurance Works

How it works*

- While John was hiking in a local park, he fell and tore the cartilage in his knee.
- He went to the hospital ER for treatment. The doctor gave him a brace and scheduled him for a follow up visit

Ambulance	\$100	Knee Brace	\$100
Hospital Admission	\$750	X-ray	\$20
Emergency Room Visit	\$150	Knee Cartilage Tear	\$500
Hospital Confinement - 2 days	\$350	6 Follow-up Visits with Dr.	\$150
Medical Resonance Imaging (MRI)	\$100		
Total Cash Benefit Paid to John: \$2,220			

Guardian Value Added Services



WorkLifeMatters - Employee Assistance Program

Provides guidance on personal, financial and legal matters - plus helpful workplace tools

Education

- Admissions testing and procedures
- Adult re-entry programs
- College planning
- Financial aid resources

Legal and Financial

- Basic tax planning
- Credit and debt
- Immigration
- Legal forms
- Personal Legal
- Retirement planning
- Will making

Working Smarter

- Balancing work and home life
- Career development
- Effective managing
- Relocation
- Training development
- Workspace diversity

Lifestyle and Fitness Management

- Anxiety and depression
- Divorce and separation
- Drugs and alcohol
- Grief and loss
- Health and well-being
- Pet care
- Relationship issues

Dependent Care and Care Giving

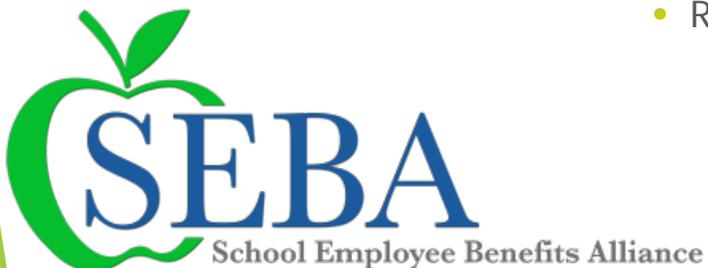
- Adoption assistance
- Before/after school programs
- Day care and elder care
- In-home services
- Parenting support
- Senior housing options
- Special needs care

Employees can connect to a counselor for free support services



1-800-386-7055
Available 24 hours a day,
7 days a week
www.ibhworklife.com

Program also includes 3 face-to-face visits for ALL employees



WorkLifeMatters - Employee Assistance Program

- Provides you with confidential, personal and web-based support - from stress management, dependent/elder care, nutrition and fitness - to legal and financial issues.

Employee Program Highlights

- Unlimited telephonic consultations with an EAP Counselor
- Referrals to local counselors with up to 3 sessions at no charge
- State-of-the-art website featuring planning tools
- Free consultations with financial and legal professionals - plus discounts on legal services



Will Preparation Services

- Access to estate planning professionals, online planning documents and a resource library including:

- Estate Planning Documents
- Access to Estate Planners
 - ✓ Up to 3 telephonic consultations
- Resource Library
 - ✓ Unlimited access
 - ✓ Glossaries / terminology
 - ✓ Legal articles and guides
 - ✓ Frequently asked questions
- Attorney Assisted Will Preparation Available

Assistance with issues such as:

- Advanced health care directives
- Estate taxes
- Executors and probate
- Financial power of attorney
- Getting organized
- Guardianship and conservatorship
- Healthcare power of attorney
- Living wills
- Resource library
- Trusts
- Wills

Need Help?

Guardian Life

Guardian Customer Service

Customer Response Unit: (888) 600-1600

Plan Member Web Site:

www.guardiananytime.com

- ❖ Find an in-network dentist online or on your phone
- ❖ View/print your ID card
- ❖ Dental cost estimator tool

