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Greetings! This Benefits Guide has been designed to introduce you to the benefits plan provided to you by your employer, CITY OF DELAWARE , and administered by Guardian.

On the next page you will find some important contact information. We hope that this will make it easier for you to use your benefits when they become effective.

The guide that follows the contact information page summarizes the major features of the coverages for which you may be eligible:

- Basic Life/AD&D Insurance

Ensuring your satisfaction is our most important goal. If you need any information or assistance with your benefits, please call Member Services at the appropriate toll-free telephone number listed on the following page, or visit us online at www.guardianlife.com.

We are pleased to have this opportunity to serve you. We look forward to providing the best service to you and your employer for many years to come.

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**claims to
submit?**

Life/AD&D

Guardian
Group Life Claims
P.O. Box 26035
Lehigh Valley, PA 18002-6035

**need more
information?**

Insurance

1-800-525-4542
8:00 a.m. - 4:30 p.m.
Eastern Time
Mon - Fri

basic life/add insurance

what are my basic life/ad&d benefits?

	Basic Term Life Benefit
Insurance Amount	\$100,000.00

	Basic Accidental Death & Dismemberment (AD&D) Benefit
Insurance Amount	\$100,000.00

will insurance amounts be reduced based on age?

- Your Basic Life and AD&D insurance amounts, as described above, will each be reduced by 35% when you reach age 65, and by 50% at age 70.
- If you have already reached a reduction age when your insurance starts, your initial Life and AD&D insurance amounts will be reduced by the percentages specified for that age.

are there any additional basic term life benefits?

- If your employment ends, or if your eligibility for basic term life insurance ends, you will be able to convert this group policy to an individual policy.
- Extended basic life benefits are available if you become disabled. (Extended benefits are not available for AD&D coverage.)
- An accelerated life benefit is available. You may elect to receive up to 50% of the insurance amount described above, to a maximum of \$250,000.00, if you become terminally ill.
- The accelerated life benefit amount that you select must be a minimum of \$10,000.00, or 50% of the insurance amount described above, whichever is less.
- For complete details on these additional benefits, please refer to the booklet which your plan administrator can provide, or contact us at the Member Services phone number or website listed below.

are there common carrier benefits with basic ad&d?

We'll pay twice the amount which otherwise applies if your loss is due to an accident which occurs while you are riding in a public conveyance as a fare-paying passenger.

what isn't covered under basic ad&d?

Here are some of the most common situations where AD&D benefits will not be paid. For complete details, please refer to the booklet which your plan administrator can provide.

- Any loss caused, directly or indirectly, by intentional self-injury, attempted suicide, suicide, disease, treatment of disease, or infections not related to an accidental wound.
- Any loss caused, directly or indirectly, by taking part in a riot or civil disorder, felony or attempted felony, by use of a non-prescribed controlled substance, or by legal intoxication while driving.

- Any loss caused, directly or indirectly, by travel on any aircraft if you have any duties on that aircraft, by acts of war, or while you are a member of any armed force.

how does one file a claim?

- To obtain claim forms, please contact the Plan Administrator or call Member Services.
- Subject to the terms of this plan, we'll pay this insurance as soon as we receive written proof of death which is acceptable to us. This should be sent to us as soon as possible. The completed claim form, and any applicable documentation, should be sent to:

Guardian
Group Life Claims
P.O. Box 26035
Lehigh Valley, PA 18002-6035

further questions?

- Call Member Services at 1-800-525-4542
8:00 a.m. - 4:30 p.m.
Eastern Time
Mon - Fri
- Log on to www.GuardianAnytime.com, our secure website where you can access your Guardian benefits information. It's available to you 24 hours a day, 7 days a week. Anytime, anywhere you have an internet connection, you'll be able to:
 - Review your benefits
 - Look up coverage amounts
 - Check the status of a claim
 - Print forms and plan materials
 - Access significant discounts on goods and services, from home office supplies to flowers (Certain exclusions apply and availability may vary based on company location.)
 - And so much more!

To register, go to www.GuardianAnytime.com.