



## PROPOSAL FOR

### Golden Charter Academy

#### RATES SHOWN ARE VALID FROM:

July 1, 2023 - September 15, 2023

Sales Representative: Michael Lewis

Telephone: (602) 567-7711

SIC Code: 8211 State & Zip: CA 93705

Created: May 24, 2023

## PLAN DESIGN

We offer a comprehensive portfolio of employee benefit plans with many varied design options to meet the needs of employers and their employees. To help you evaluate the plans, we have provided detailed benefits summaries within this package.

## RATES

Rates and premiums presented are based on the employee data submitted in your request for a proposal. Final rates and premiums are based on the plans selected and the information provided on the enrollment forms.

## BROAD RANGE OF PRODUCTS

We offer a variety of flexible, cost-effective employee benefit plans that can help employers meet the needs of employees and their families, and manage costs at the same time. Our benefit plans include Dental, Disability, Life, Vision, Critical Illness, and many more.

## WHY GUARDIAN?

- **Enrollment Support** – Dedicated professionals help ensure smooth plan implementation
- **Multi-Product Discounts** – Combine plans to meet customer needs and help save money
- **Convenient Access to Service** – One phone number and one secure website
- **Streamlined Billing** – All plans billed on one invoice
- **Experience & Knowledge** – Over 50 years group benefits experience with exemplary credit ratings

***Any commercial insurance group policy underwritten and issued by The Guardian Life Insurance Company of America, a New York Domiciled mutual company, is a participating policy. It is not expected, however, that a dividend will be paid on any such group policies. All coverage will be provided as set forth in the policies.***

# Long Term Disability

## RATES Per \$100 of Monthly Covered Payroll

Census	Employee Rate	Monthly Payroll	Monthly Premium	Annual Premium
34	\$0.058	\$191,409	\$111.02	\$1,332.24
<b>Rate Guarantee</b>	2 Years			

## BENEFITS

### All Eligible Employees

<b>Contribution/Participation</b>	Non-contributory/100%
<b>Elimination Period</b>	90 days
<b>Duration of Benefits</b>	Social Security normal retirement age
<b>Definition of Disability</b>	2 year Own Occupation/Any Occupation thereafter
<b>Monthly Benefit</b>	60% to \$7,500
<b>Guarantee Issue</b>	\$7,500
<b>Evidence of Insurability</b>	Medical Underwriting may be required for amounts in excess of GI
<b>Interruption of Elimination Period</b>	Unlimited, no set number of days
<b>Return to Work</b>	Zero Day Residual
<b>Work Incentive</b>	12 month
<b>Maximum Partial Disability Earnings</b>	80% Indexed Own Occ/ 80% Indexed Any Occ - No earnings loss required during the Elimination Period
<b>Partial Disability Calculation</b>	Greater of direct reduction or proportionate loss
<b>Income Recovery</b>	Included
<b>Integration Method</b>	Direct Offset, Family
<b>Salary Continuation /Association IDI</b>	No offset
<b>Minimum Benefit</b>	Greater of 10% or \$100
<b>Mental Health &amp; Substance Abuse</b>	24 Month lifetime payment limit, combined
<b>Pre-Existing Conditions</b>	3 months prior, 12 months after Exclusion
<b>Earnings Definition</b>	Standard, excluding bonus & commission
<b>State Integration</b>	CA SDI
<b>Rehabilitation Services</b>	110% benefit amount, voluntary participation Includes Dependent care expense
<b>Recurrent Disability</b>	6 months
<b>Survivor Benefit</b>	3 months net, accelerated
<b>Tax Services</b>	W-2 reporting with FICA match
<b>Worksite Modification</b>	\$2,500

## PLAN HIGHLIGHTS

- **Guardian's Financial Strength:** Guardian has a long history of earning exemplary ratings from independent rating services which provide essential measures of a company's value as well as common ground for valid comparison. For additional details, visit our web site: <http://www.guardianlife.com/AboutGuardian/FinancialHighlights/Ratings/index.htm>
- **Experienced and Innovative Disability Service Team:** Our services help disabled employees return to maximum potential by having a dedicated claims analyst work closely with the employer, disabled employee and physicians to encourage and support successful outcomes. For additional details, see our disability page: <https://www.guardiananytime.com/gafd/wps/portal/fdhome/employers/products-and-coverage/disability>
- **Income Recovery Benefit:** This provision continues a monthly benefit payment to a claimant who is recovered from disability and returns to full-time work in his or her own occupation but is unable to earn 80% of pre-disability earnings. This benefit will continue up to 12 months or until the claimant is able to earn 80% of indexed pre-disability earnings.

# Long Term Disability

## IMPORTANT NOTES

Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms. State specific requirements apply.

- **Earnings Definition:** All definitions of earnings will include language to cover shift differential, and partnership, owner, or sole proprietor earnings, and 1099 earnings.
- **If an Own Occupation/Any Occupation plan is selected:** During the elimination period and the own occupation period, the employee must be unable to perform, on a full-time basis, the major duties of his or her own occupation. After the end of the own occupation period, the employee must be unable to perform, on a full-time basis, the major duties of any gainful work. The employee is not disabled if he or she earns, or is able to earn, more than this plan's maximum allowed income earned during disability.
- **Tax Services - W2 Reporting with FICA Match:** Guardian prepares & files W-2 forms under the Guardian's Federal Tax ID number. Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation.
- **If 60% Gainful/Any Occupation is selected:** During the any occupation period, the 60% gainful earnings test will be 80% if the employee is working while disabled, and 60% if the employee is not working while disabled
- These rates are contingent upon LTD being purchased as a standalone Guardian coverage or being purchased with another Guardian coverage and without Guardian STD or FMLA coverage.

**\*Because Guardian does not have visibility into the entire suite of benefits offered to your employees, it cannot ensure that any LTD product individually satisfies all applicable age discrimination laws. Employer's compliance with these laws is based on consideration of the entire benefit package provided. If a stand-alone compliant LTD product is required, you should contact your sales representative for available options.**

## SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

- We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse.
- We do not pay benefits for charges 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, and for the voluntary inhalation or ingestion of poison, gas, solvent, chemical, or other substance not intended for internal consumption.
- We do not pay benefits due solely to the risk of relapse, during any period in which a covered person is confined to a correctional facility, an employee is not under the care of a doctor, an employee is receiving treatment outside of the US or Canada, and the employee's loss of earnings is not solely due to disability.
- During the exclusion/limitation period, this disability plan does not pay charges relating to a pre-existing condition. A pre-existing condition includes any condition for which an employee, in a specified period of time prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs. 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 exclusion /limitation period. Please refer to the plan details for specific time periods.
- In order to be eligible for coverage; employees must be legally working: (a) in the United States or (b) outside the United States, for a US based employer in a country or region approved by Guardian.
- Evidence of Insurability is required on all late enrollees.

Guardian Group Long Term Disability Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Not all policies are available in all states and the coverage, terms and conditions for any policy may vary from state to state. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Coverage will not be effective until approved by a Guardian underwriter. This proposal is subject to satisfactory financial evaluation.

Please refer to certificate of coverage for full plan description. This proposal is not a contract, and merely describes certain features of the products discussed herein. In the event of a conflict between this proposal and any policy or certificate issued by Guardian, those documents and not this proposal control. This policy provides Disability Income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Generic Policy Form # GP-1-LTD-15. The state approved form is the governing document.

# Employee Assistance Program (EAP)

## Employee Assistance Program

The Guardian Employee Assistance Program (EAP)<sup>1</sup> is available at no cost to groups purchasing three or more eligible lines of Guardian's Group products!<sup>2</sup> With Employee Assistance, employees can receive expert support services to assist them and their families with a variety of life issues from family care, stress, depression, or addiction. In today's environment, addressing Work/life balance issues is more important than ever. Not only will employers be providing a program that employees will appreciate, they will also be helping to ensure a productive workplace.

### Key Employer Services

- Employers can receive expert support service to assist in implementing a Drug-Free Workplace Program.
- Managers and supervisors will have access to human resource consultants to address workplace issues, including performance problems.

### Key Employee Services

- **Face-to-face counseling** - up to 3 visits per employee/household member per issue.
- **Telephonic counseling** - unlimited, 24/7 consultations with master's- and doctoral-level counselors.
- **Bereavement** - support available through telephonic or face-to-face sessions.
- **Online behavioral coaching modules**
- **Work/Life services**
  - Child and elder care referral
  - Medical bill negotiation tools - information and guidance on negotiating medical bills
- **Legal and financial consultation**
  - ID theft
  - Will preparation
  - Legal document preparation
- **Tax consultation**
  - Online self-service documents

See for yourself how the Employee Assistance Program can complete your group's benefit package.

Call your Guardian sales consultant or client manager today for more information or visit [www.guardianlife.com](http://www.guardianlife.com)

<sup>1</sup> Available at no cost if three or more qualified Guardian Group products are purchased and if at least one of these products is employer sponsored with 75% participation.

<sup>2</sup> The Employee Assistance Program is a suite of services solely created and offered by Integrated Behavioral Health, Inc. (IBH), doing business as Uprise Health. Guardian is not responsible or liable for care or advice given by any provider or any service offering within the Employee Assistance Program. This information is for informational purposes only. It is not a contract. Only the plan service agreement can provide the actual terms, services, limitations and exclusions. Guardian and IBH reserve the right to discontinue the Employee Assistance Program at any time without notice. Legal services provided through the Employee Assistance Program will not be provided in connection with or preparation for any action against Guardian, IBH, or your employer. The Employee Assistance Program, or any individual service offering within the Program, is not an insurance benefit and may not be available in all states.

The separate and distinct group insurance coverages are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Guardian insurance coverages may not be available in all states. GUARDIAN® and the Guardian Logo® are registered trademarks of The Guardian Life Insurance Company of America. ©Copyright 2022 The Guardian Life Insurance Company of America.

**Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms.**

## A Secure Website for Group Benefits Plans

GuardianAnytime<sup>®</sup>, our secure website for group benefits plans, offers comprehensive self-service capabilities for brokers, employers, employees, and health care professionals. Our intuitive web tools make going online easy!

### For Brokers – Easy Management of Guardian Group Business

Brokers can manage their Guardian business more efficiently:

- Receive e-mail notifications of groups nearing cancellation to help with follow-up
- Check clients' premium payments, eligibility information and status of an Evidence of Insurability application
- Track commissions and compensation programs
- View/print/e-mail forms and materials
- Visit [www.guardiananytime.com](http://www.guardiananytime.com)

### For Employers – Simplified Benefits Administration

Benefits managers have a one-stop source of comprehensive administration tools for their Guardian benefits plans:

- Enroll new hires, add dependents, terminate members and check status of an Evidence of Insurability application
- Allow employees to enroll, update benefits, and check status of a disability claim online<sup>1</sup>
- View and pay bills online
- Download, print and order forms, plan materials, and ID cards
- Delegate access to staff based on job responsibility
- Visit [www.guardiananytime.com](http://www.guardiananytime.com)

### For Employees – Helpful Benefits Information Available 24/7

Members and dependents can access helpful, secure information about their Guardian benefits:

- Review benefits and update information<sup>1</sup>
- Check the status of a claim or Evidence of Insurability application
- View and print ID cards
- Submit a Short-Term Disability claim online
- Receive e-mails when a claim has been processed and a response is available online<sup>2</sup>
- Use the Find-A-Provider app to locate a provider anytime. Download the app to an Android or iPhone smart phone.
- Visit [www.guardiananytime.com](http://www.guardiananytime.com)

### For Health Care Professionals – Efficient Handling of Administrative Matters

Health care professionals have instant access to Guardian benefits information:

- Check eligibility, claim status, and coverage amounts
- In-network providers can view fee schedules

**Access FlexPlan and Reed Group, our Absence Management subsidiary, directly from the Guardian Anytime site.**

**Call Your Guardian Group Benefits Expert Today for More Information.**

<sup>1</sup>Employer must grant permission for employees to enroll or make changes to their benefits outline. Ask your Guardian representative for more details about eligibility requirements. <sup>2</sup>Available to employees with Guardian Dental.

# Producer Compensation Disclosure

As is common with Group insurance, your coverage(s) might involve one or more licensed producers who will receive compensation from Guardian for soliciting, negotiating, securing and/or administering the insurance coverage(s) you have purchased. Compensation to these producers may be paid in the form of base commissions, administrative service commissions and, in some instances, supplemental compensation (e.g., an annual performance bonus). For more detailed information regarding producer compensation relative to your Guardian coverage(s), please contact your local sales consultant or account manager.

Product	Commissions
Long Term Disability	Plan 1 - 10.00%

Compensation is generated based upon premium which has been remitted by the planholder and applied by Guardian. Graded Commission scales, which can vary by product, are calculated based upon decremental scales (i.e. percentage payable decreases as defined premium thresholds are attained). Graded commission scales refresh annually upon each plan's anniversary. For DHMO and/or ASO Vision commission information, or for any other questions, please contact your local Guardian sales consultant or account manager.

## Public Entity Groups

Released quote is contingent on notification being made to Guardian regarding any political contribution requirements and/ or disclosure requests prior to contract signing.

# ERISA Program Disclosure

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## Important Information Regarding Plan Responsibilities Under ERISA

Premium for one or more coverage(s) being quoted may depend, in part, upon support from the premium charged for other quoted coverages. If that is the case, premiums paid for one coverage will cover some or all of the cost of another plan coverage. Guardian is quoting and will issue coverage(s) corresponding to this premium on the basis you have reviewed the rate structure as described, and if acting on behalf of a plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), you have confirmed that (i) such arrangement is consistent with the requirements relating to plan assets and fiduciary responsibilities under ERISA; (ii) the coverages are being offered to the participants under a single ERISA plan; and (iii) the plan's premium structure is consistent with plan documents and related communications to participants.