

# PROPOSAL FOR

## County of Titus

### RATES SHOWN ARE VALID FROM:

September 1, 2013 - September 15, 2013

Presented by: Capps Insurance

Sales Representative: David Willey

Telephone: (214) 414-2259

SIC Code: 9111 State & Zip: TX 75455

Created: September 26, 2013

Guardian<sup>®</sup>  
Group  
Benefits

sync

Innovative  
Solutions

## PLAN DESIGN

We offer comprehensive benefits plans that can be customized to the needs of employers. 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 benefits plans that can help employers meet the needs of employees and their families, and manage costs at the same time. Our benefits 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 save money
- **Convenient Access to Service** – One phone number and one secure website
- **Streamlined Billing** – All plans billed on one invoice
- **Experience & Expertise** – Over 50 years group benefits experience with exemplary ratings



GUARDIAN<sup>®</sup>

DENTAL

DISABILITY

LIFE

VISION

CRITICAL ILLNESS

CANCER

ACCIDENT

**RATES per \$1,000**

**Plan #1**

Census	Life Rate	AD&D Rate	Volume	Monthly Premium	Annual Premium
148	\$0.260	\$0.025	\$6,217,500	\$1,764.99	\$21,179.88
Dependent Life	Units	Monthly Premium	Annual Premium	Total Annual Premium	
\$1.680	16	\$26.88	\$322.56	\$21,502.44	
<b>Rate Guarantee</b>	1 Year				
<b>Minimum Participation</b>	Contributory plans assume a minimum of 75% participation of eligible employees. Non-contributory plans assume a minimum of 100% participation of eligible employees.				
<b>Evidence of Insurability</b>	Medical Underwriting may be required for amounts in excess of Guaranteed issue amount. Future entrants age 70 and over are limited to \$10,000 of life insurance without evidence of insurability.				
<b>Guarantee Issue</b>	\$50,000				

**BENEFITS**

	Retirees	Active																
<b>Census</b>	28	120																
<b>Employee Benefit</b>	\$10,000	\$50,000																
<b>Employee AD&amp;D</b>	100% of Life Benefit to a maximum of \$10,000	100% of Life Benefit to a maximum of \$50,000																
<b>Spouse Benefit</b>	\$5,000	\$5,000																
<b>Child Benefit</b>	\$2,500	\$2,500																
<b>Infant Benefit</b>	\$500	\$500																
<b>Dependent Age Limits</b>	14 Days to 26 years (26 if full time student). Infant age: Birth to 14 days	14 Days to 26 years (26 if full time student). Infant age: Birth to 14 days																
<b>Accelerated Life</b>	N/A	50% of the death benefit, Minimum: \$10,000, Maximum: \$250,000																
<b>Waiver of Premium</b>	If disabled, insurance will continue until age 65 or no longer disabled.	If disabled, insurance will continue until age 65 or no longer disabled.																
<b>Conversion</b>	Included	Included																
<b>Benefit Reduction (of original amount)</b>	<table border="1"> <thead> <tr> <th>Age</th> <th>Reduction</th> </tr> </thead> <tbody> <tr> <td>70</td> <td>50%</td> </tr> <tr> <td>75</td> <td>75%</td> </tr> <tr> <td>80</td> <td>85%</td> </tr> </tbody> </table>	Age	Reduction	70	50%	75	75%	80	85%	<table border="1"> <thead> <tr> <th>Age</th> <th>Reduction</th> </tr> </thead> <tbody> <tr> <td>70</td> <td>50%</td> </tr> <tr> <td>75</td> <td>75%</td> </tr> <tr> <td>80</td> <td>85%</td> </tr> </tbody> </table>	Age	Reduction	70	50%	75	75%	80	85%
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**PLAN HIGHLIGHTS**

We provide companies with plans and options that give employees and their families the right level of protection at the right price - protection that will help care for their families in the most difficult of circumstances.

**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 may apply.

- Life rate is only valid if sold with another Guardian coverage.
- Waiver of Premium: Insured must be totally disabled prior to age 60.
- Dependent life insurance will not take effect if a dependent, other than a newborn, is confined to the hospital or other health care facility or is unable to perform the normal activities of someone of like age and sex.

Please see the Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.

# Basic Term Life

## RATES per \$1,000

Plan #2					
Census	Life Rate	AD&D Rate	Volume	Monthly Premium	Annual Premium
120	\$0.200	\$0.025	\$5,937,500	\$1,335.94	\$16,031.28
Dependent Life	Units	Monthly Premium	Annual Premium	Total Annual Premium	
\$1.680	16	\$26.88	\$322.56	\$16,353.84	
<b>Rate Guarantee</b>	1 Year				
<b>Minimum Participation</b>	Contributory plans assume a minimum of 75% participation of eligible employees. Non-contributory plans assume a minimum of 100% participation of eligible employees.				
<b>Evidence of Insurability</b>	Medical Underwriting may be required for amounts in excess of Guaranteed issue amount. Future entrants age 70 and over are limited to \$10,000 of life insurance without evidence of insurability.				
<b>Guarantee Issue</b>	\$50,000				

## BENEFITS

<b>Employee Benefit</b>	\$50,000	
<b>Employee AD&amp;D</b>	100% of Life Benefit to a maximum of \$50,000	
<b>Spouse Benefit</b>	\$5,000	
<b>Child Benefit</b>	\$2,500	
<b>Infant Benefit</b>	\$500	
<b>Dependent Age Limits</b>	14 Days to 26 years (26 if full time student). Infant age: Birth to 14 days	
<b>Accelerated Life</b>	50% of the death benefit, Minimum: \$10,000, Maximum: \$250,000	
<b>Waiver of Premium</b>	If disabled, insurance will continue until age 65 or no longer disabled.	
<b>Conversion</b>	Included	
<b>Benefit Reduction (of original amount)</b>	<b>Age</b>	<b>Reduction</b>
	70	50%
	75	75%
	80	85%

## PLAN HIGHLIGHTS

We provide companies with plans and options that give employees and their families the right level of protection at the right price - protection that will help care for their families in the most difficult of circumstances.

## 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 may apply.

- Life rate is only valid if sold with another Guardian coverage.
- Waiver of Premium: Insured must be totally disabled prior to age 60.
- Dependent life insurance will not take effect if a dependent, other than a newborn, is confined to the hospital or other health care facility or is unable to perform the normal activities of someone of like age and sex.

Please see the Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.

# Basic Term Life

## RATES per \$1,000

### Plan #3

Census	Life Rate	AD&D Rate	Volume	Monthly Premium	Annual Premium
148	\$0.270	\$0.025	\$5,581,250	\$1,639.47	\$19,673.64
Dependent Life	Units	Monthly Premium	Annual Premium	Total Annual Premium	
\$1.680	16	\$26.88	\$322.56	\$19,996.20	
<b>Rate Guarantee</b>	2 Years				
<b>Minimum Participation</b>	Contributory plans assume a minimum of 75% participation of eligible employees. Non-contributory plans assume a minimum of 100% participation of eligible employees.				
<b>Evidence of Insurability</b>	Medical Underwriting may be required for amounts in excess of Guaranteed issue amount. Future entrants age 70 and over are limited to \$10,000 of life insurance without evidence of insurability.				
<b>Guarantee Issue</b>	\$50,000				

## BENEFITS

	Active	Retirees																
<b>Census</b>	120	28																
<b>Employee Benefit</b>	100% of salary to a maximum of \$50,000 with a minimum of \$500	\$10,000																
<b>Employee AD&amp;D</b>	100% of Life Benefit to a maximum of \$50,000	100% of Life Benefit to a maximum of \$10,000																
<b>Spouse Benefit</b>	\$5,000	\$5,000																
<b>Child Benefit</b>	\$2,500	\$2,500																
<b>Infant Benefit</b>	\$500	\$500																
<b>Dependent Age Limits</b>	14 Days to 26 years (26 if full time student). Infant age: Birth to 14 days	14 Days to 26 years (26 if full time student). Infant age: Birth to 14 days																
<b>Accelerated Life</b>	50% of the death benefit, Minimum: \$10,000, Maximum: \$250,000	N/A																
<b>Waiver of Premium</b>	If disabled, insurance will continue until age 65 or no longer disabled.	If disabled, insurance will continue until age 65 or no longer disabled.																
<b>Portability</b>	Included with Evidence of Insurability	Included with Evidence of Insurability																
<b>Conversion</b>	Included	Included																
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## PLAN HIGHLIGHTS

We provide companies with plans and options that give employees and their families the right level of protection at the right price - protection that will help care for their families in the most difficult of circumstances.

## 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 may apply.

- Life rate is only valid if sold with another Guardian coverage.
- Waiver of Premium: Insured must be totally disabled prior to age 60.
- Portability ceases on attainment of age 70.
- Dependent life insurance will not take effect if a dependent, other than a newborn, is confined to the hospital or other health care facility or is unable to perform the normal activities of someone of like age and sex.

Please see the Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.

## RATES per \$1,000

### Plan #4

Census	Life Rate	AD&D Rate	Volume	Monthly Premium	Annual Premium
120	\$0.200	\$0.025	\$5,301,250	\$1,192.78	\$14,313.36
Dependent Life	Units	Monthly Premium	Annual Premium	Total Annual Premium	
\$1.680	16	\$26.88	\$322.56	\$14,635.92	
<b>Rate Guarantee</b>	2 Years				
<b>Minimum Participation</b>	Contributory plans assume a minimum of 75% participation of eligible employees. Non-contributory plans assume a minimum of 100% participation of eligible employees.				
<b>Evidence of Insurability</b>	Medical Underwriting may be required for amounts in excess of Guaranteed issue amount. Future entrants age 70 and over are limited to \$10,000 of life insurance without evidence of insurability.				
<b>Guarantee Issue</b>	\$50,000				

## BENEFITS

<b>Employee Benefit</b>	100% of salary to a maximum of \$50,000 with a minimum of \$500	
<b>Employee AD&amp;D</b>	100% of Life Benefit to a maximum of \$50,000	
<b>Spouse Benefit</b>	\$5,000	
<b>Child Benefit</b>	\$2,500	
<b>Infant Benefit</b>	\$500	
<b>Dependent Age Limits</b>	14 Days to 26 years (26 if full time student). Infant age: Birth to 14 days	
<b>Accelerated Life</b>	50% of the death benefit, Minimum: \$10,000, Maximum: \$250,000	
<b>Waiver of Premium</b>	If disabled, insurance will continue until age 65 or no longer disabled.	
<b>Portability</b>	Included with Evidence of Insurability	
<b>Conversion</b>	Included	
<b>Benefit Reduction (of original amount)</b>	<b>Age</b>	<b>Reduction</b>
	70	50%
	75	75%
	80	85%

## PLAN HIGHLIGHTS

We provide companies with plans and options that give employees and their families the right level of protection at the right price - protection that will help care for their families in the most difficult of circumstances.

## 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 may apply.

- Life rate is only valid if sold with another Guardian coverage.
- Waiver of Premium: Insured must be totally disabled prior to age 60.
- Portability ceases on attainment of age 70.
- Dependent life insurance will not take effect if a dependent, other than a newborn, is confined to the hospital or other health care facility or is unable to perform the normal activities of someone of like age and sex.

Please see the Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.

## SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

- Life Plan**
- 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.
  - Employees must be working full-time on the effective date of your coverage; otherwise, your coverage becomes effective after the completion of the specific waiting period GP-1-A-GP-90-1, et al.
  - Evidence of Insurability is required for all late enrollees. Benefit increases may require underwriting.

(continued)

**SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS (continued)**

**Accidental Death and Dismemberment Plan**

- We pay no Accidental Death and Dismemberment benefits for an insured where death or dismemberment occurs as the result of a disease or a bodily infirmity; through willful self-injury; by declared or undeclared war, act of war, armed aggression, or while a member of armed forces; while driving motor vehicle without a current, valid driver's license; while legally intoxicated; while participating in civil disorder or committing a felony; traveling on any type of aircraft while having any duties on that aircraft; while voluntarily using a non prescription controlled substance GP-1-R-ADCL1-00 et al.
- Guardian Basic Term Life Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY and 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; plan documents are the final arbiter of coverage.

# Voluntary Term Life

## RATES per \$1,000

Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
Rates	\$0.079	\$0.088	\$0.127	\$0.216	\$0.337	\$0.511	\$0.820	\$1.370	\$2.214	\$3.607
Census	Child		Employee AD&D			Spouse AD&D		Child AD&D		
120	\$0.140		\$0.030			\$0.030		\$0.030		
Rate Guarantee	2 Years									
Minimum Participation	Voluntary, Greater of 25% or 10 enrolled employees.									
Underwriting Requirements	Employee <65	Spouse <65	Child	Employee 65<70	Spouse 65<70	Employee 70+	Spouse 70+			
Guarantee Issue	\$150,000	\$50,000	\$10,000	\$50,000	\$10,000	\$10,000	\$0			

## BENEFITS

Employee Benefit	\$10,000 to \$150,000 in \$10,000 increments								
Employee AD&D	100% of Life benefit to \$150,000								
Dependent AD&D	100% of Life Benefit								
Spouse Benefit	\$5,000 to \$75,000 in \$5,000 increments, not to exceed 50% of Employee's amount								
Child Benefit	\$1,000 to \$10,000 in \$1,000 increments, not to exceed 10% of Employee's amount								
Infant Benefit	\$500								
Dependent Age Limits	14 days to 25 years (26 if full time student). Infant Age: Birth to 14 days. Spouse terminates at 70.								
Accelerated Life	50% of the death benefit, Minimum: \$10,000, Maximum: \$250,000								
Waiver of Premium	If disabled, insurance will continue until age 65 or no longer disabled								
Portability	Included, with Evidence of Insurability								
Conversion	Included								
Seatbelt/Airbag	Employee: \$10,000/\$15,000, Dependent: \$5,000/\$7,500								
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70	50%								
75	75%								
80	85%								

## PLAN HIGHLIGHTS

### Will Prep Services:

- Provides resources to prepare wills and other planning documents. Will Prep Services include: free Estate Planning documents, access to Estate Planners and Resource Library. For a small fee, Attorney Assisted Will Preparation is also available.

## 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 may apply.

- Life rate is only valid if sold with another Guardian coverage.
- Waiver: must be disabled prior to age 60. Total Disability is required.
- Portability ceases on attainment of age 70.
- Spouse rate is based on employee's age bracket. Child rate is a per \$1,000 for all children. Dependent life insurance will not take effect if a dependent, other than a newborn, is confined to a hospital or other health care facility or is unable to perform the normal activities of someone of like age and sex.

## SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

### Life Plan

- 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.
- We pay no benefits if the insured's death is due to suicide within two years from the insured's original effective date. This two year limitation also applies to any increase in benefit. This exclusion may vary according to state law. GP-1-A-GP-90-1-et al.
- Employees must be working full-time on the effective date of your coverage; otherwise, coverage becomes effective after the completion of the specific waiting period.
- Evidence of Insurability is required for all late enrollees. Benefit increases may require underwriting.

(continued)

## SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS (continued)

### Accidental Death and Dismemberment Plan

- We pay no Accidental Death and Dismemberment benefits for an insured where death or dismemberment occurs as the result of a disease or a bodily infirmity; through willful self-injury; by declared or undeclared war, act of war, armed aggression, or while a member of armed forces; while driving motor vehicle without a current, valid driver's license; while legally intoxicated; while participating in civil disorder or committing a felony; traveling on any type of aircraft while having any duties on that aircraft; while voluntarily using a non-prescription controlled substance GP-1-R-ADCL1-00 et al.
- Guardian Voluntary Term Life Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY and 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; plan documents are the final arbiter of coverage.