



## PROPOSAL FOR

### County Water District of Billings Heights

#### RATES SHOWN ARE VALID FROM:

January 1, 2022 - March 15, 2022

Sales Representative: Tyler Lebaron

Telephone: (480) 567-3274

SIC Code: 4941 State & Zip: MT 59105

Created: December 1, 2021

#### 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.***

# Short Term Disability

## RATES Per \$10 of Weekly Indemnity

	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
Rate	\$0.226	\$0.226	\$0.242	\$0.259	\$0.284	\$0.309	\$0.334	\$0.418	\$0.477
Lives	0	1	0	2	1	0	2	0	2
Census	Weekly Benefit			Monthly Premium			Annual Premium		
8	\$6,184.00			\$216.66			\$2,599.92		
<b>Rate Guarantee</b>	2 Years								

## BENEFITS

### All Eligible Employees

<b>Census</b>	8
<b>Contribution/Participation</b>	Non-contributory/100%
<b>Benefits Begin Accident/Sickness</b>	8th day/8th day
<b>Duration of Benefits</b>	12 weeks
<b>Definition of Disability</b>	Own Job
<b>Weekly Benefit</b>	60% to \$1,000
<b>Evidence of Insurability</b>	\$1,000 Guarantee Issue
<b>Interruption of Elimination Period</b>	Unlimited, no set number of days
<b>Return to Work</b>	Zero Day Residual
<b>Maximum Partial Disability Earnings</b>	80% Indexed
<b>Partial Disability Calculation</b>	Greater of direct reduction or proportionate loss
<b>Integration Method</b>	Direct Offset, Family - benefits reduced by other group disability benefits, plus insured and dependent social security benefits
<b>Salary Continuation /Association IDI</b>	Salary Continuation - Benefit amount exceeds 100%
<b>Minimum Weekly Benefit</b>	Flat \$25
<b>Pre-Existing Condition</b>	3/12 with 2 week limitation.
<b>Earnings Definition</b>	Standard, excluding bonus & commission
<b>State Integration</b>	Not Applicable
<b>Telephonic Claims</b>	TeleGuard Included
<b>Coverage Type</b>	Non-occupational
<b>Rehabilitation Services</b>	110% benefit amount, mandatory participation, Includes Dependent care expense
<b>H&amp;W Withholding</b>	Not Included
<b>Tax Services</b>	Tax reports only
<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.<sup>1</sup> 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>
- **TeleGuard call center** - No claims forms to complete. No mail delays. Employees simply call a dedicated toll-free number. Our in-house, specially-trained TeleGuard experts collect all information and get the answers we need the first time, helping to expedite claims review and determination. In fact, employees can expect their short term disability payment in less than a week starting from the time we receive the claim.

(continued)

# Short Term Disability

## PLAN HIGHLIGHTS (continued)

<sup>1</sup>Financial information concerning The Guardian Life Insurance Company of America as of December 31, 2018 on a statutory basis: Admitted Assets = \$58.5 Billion; Liabilities = \$51.3 Billion (including \$44.3 Billion of Reserves); and Surplus = \$7.2 Billion.

## 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.**

- **Tax Services:** Guardian prepares quarterly & annual tax reports. Policyholder is required to prepare and file W-2 using the Policyholder 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.
- These rates are contingent upon STD being purchased with Guardian LTD coverage or Guardian LTD and Guardian FMLA coverage.
- Maternity is covered as any other illness.
- #88048 (Exp 11/21)

## SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

- 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. Contract # GP-1-STD-15-1.0 et al. (Disability 2016)
- 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.
- 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 Insurance Department.
- Evidence of Insurability is required for all late enrollees.

Guardian Group Short Term Disability Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. 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; plan documents are the final arbiter of coverage.

# Long Term Disability

## RATES Per \$100 of Monthly Covered Payroll

	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
Rate	\$0.119	\$0.119	\$0.222	\$0.293	\$0.356	\$0.483	\$0.737	\$0.935	\$0.974
Lives	0	1	0	2	1	0	2	0	2
Census	Monthly Payroll			Monthly Premium			Annual Premium		
8	\$45,069.00			\$280.21			\$3,362.52		
<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 \$6,000
<b>Guarantee Issue</b>	\$6,000
<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/ 60% Indexed Any Occ
<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>	Salary Continuation -Benefit amount exceeds 100%
<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>Special Limitations on Specified Conditions</b>	Included
<b>Earnings Definition</b>	Standard, excluding bonus & commission
<b>Rehabilitation Services</b>	110% benefit amount, voluntary participation Includes Dependent care expense
<b>Survivor Benefit</b>	3 months net, accelerated
<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.<sup>1</sup> 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.

(continued)

# Long Term Disability

## PLAN HIGHLIGHTS (continued)

<sup>1</sup>Financial information concerning The Guardian Life Insurance Company of America as of December 31, 2018 on a statutory basis: Admitted Assets = \$58.5 Billion; Liabilities = \$51.3 Billion (including \$44.3 Billion of Reserves); and Surplus = \$7.2 Billion.

## 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.

- **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.
- **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 with Guardian STD and/or another Guardian coverage.
- #88048 (Exp 11/21)

## 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. Contract # GP-1-LTD-15-1.0 et al. (Disability 2016)
- 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.
- 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 Insurance Department.
- 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. Products are not available in all states. 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; plan documents are the final arbiter of coverage.

# Employee Assistance Plan (EAP)

## WORKLIFE MATTERS<sup>sm</sup>

### Comprehensive Employee Assistance Program

WorkLife Matters<sup>sm</sup>, Guardian's comprehensive Employee Assistance Program (EAP)<sup>1</sup> is available at no cost to groups purchasing three or more of Guardian's Group products!<sup>2</sup> With WorkLife Matters<sup>sm</sup>, 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

- Unlimited Telephonic Counseling through a convenient toll-free number. Up to three face-to-face visits per family member, per year, with a doctoral psychologist or other behavioral health professional.
- Variable resources to assist persons who are facing life challenges such as locating childcare, providing elder care, planning for adoption or learning about pregnancy or child development.
- A comprehensive, online database including information on everyday home and family issues – accessible twenty-four hours a day, seven days a week.
- Financial consultation for insureds and their beneficiaries who receive a death benefit of \$50,000 or more, or are receiving Long-Term Disability payments. The purpose is to educate the beneficiaries on options available to protect the benefit received; no solicitation is done.
- Unlimited legal advice by telephone, referral to a local attorney for a free 30 minute session, and any additional legal service at a 25% discount. These services may include, but are not limited to real estate living wills and estate and probate law.<sup>3</sup>

See for yourself how WorkLife Matters<sup>sm</sup> can complete your group's benefit package.

Call your Guardian Group Benefits Expert today for more information or visit [www.guardianlife.com](http://www.guardianlife.com)

<sup>1</sup> WorkLife Matters<sup>sm</sup> is administered by Integrated Behavioral Health, an independent national employee assistance program.

<sup>2</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>3</sup> *WillPrep Services* are provided by Integrated Behavioral Health, Inc., and its contractors. The Guardian Life Insurance Company of America (Guardian) does not provide any part of *WillPrep Services*. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the Administration Agreement can provide the actual terms, services, limitations and exclusions. Guardian and IBH reserve the right to discontinue the *WillPrep Services* at any time without notice. Legal services will not be provided in connection with or preparation for any action against Guardian, IBH, or your employer.

**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>
- Eliminate the administrative (billing) fee when you view and pay bills online<sup>2</sup>
- 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>3</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>Administrative (billing) fee of \$2 per employee fee (max \$10 per month) is waived when bill is viewed and paid via Guardian Anytime). <sup>3</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.