

## PROPOSAL FOR

### Developmental Services, Inc.

#### RATES SHOWN ARE VALID FROM:

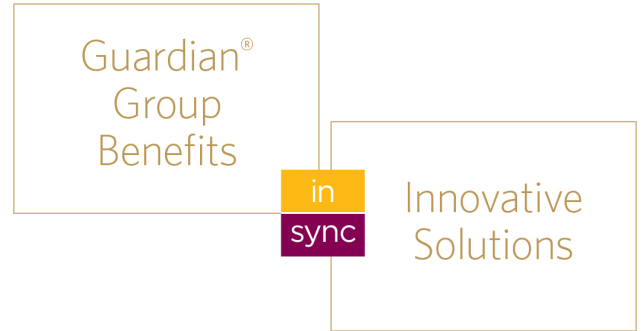
November 1, 2017 - December 15, 2017

Sales Representative: Wesley Thornhill

Telephone: (317) 810-2927

SIC Code: 8361 State & Zip: IN 47201

Created: June 19, 2017



## 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



DENTAL

DISABILITY

LIFE

VISION

CRITICAL ILLNESS

CANCER

ACCIDENT

# Long Term Disability

## RATES Per \$100 of Monthly Covered Payroll

Census	Employee Rate	Monthly Payroll	Monthly Premium	Annual Premium
362	\$0.410	\$701,341	\$2,875.50	\$34,506.00
<b>Rate Guarantee</b>	1 Year			

## BENEFITS

Developmental Employees	
<b>Contribution/Participation</b>	Non-contributory/100%
<b>Elimination Period</b>	90 days
<b>Duration of Benefits</b>	2 Years
<b>Definition of Disability</b>	2 year Own Occupation/Any Occupation thereafter
<b>Monthly Benefit</b>	60% to \$5,000
<b>Guarantee Issue</b>	\$5,000
<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/ 80% 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>	\$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, Continuity of Coverage
<b>Earnings Definition</b>	Standard, including 24 month average of bonus & commission
<b>Rehabilitation Services</b>	110% benefit amount, mandatory participation Includes Dependent care expense
<b>Survivor Benefit</b>	3 months gross, 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.

<sup>1</sup>Financial information concerning The Guardian Life Insurance Company of America as of December 31, 2015 on a statutory basis: Admitted Assets = \$48.1 Billion; Liabilities = \$42.0 Billion (including \$37.0 Billion of Reserves); and Surplus = \$6.1 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.

(continued)

# Long Term Disability

## IMPORTANT NOTES (continued)

- **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 Life coverage.
- #2016-20341 (exp. 4/18)

## 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.