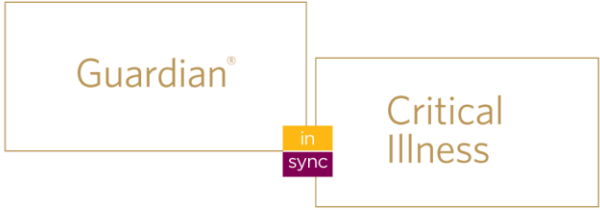


CRITICAL ILLNESS INSURANCE

NORTH KANSAS CITY SCHOOL DISTRICT



Helping you focus on recovery— not your finances

The antidote for expenses not covered by medical insurance

Treatment of critical illnesses such as cancer, heart attack and stroke can lead to unexpected expenses that create an additional financial burden. Critical Illness insurance helps fill in the gaps that medical insurance doesn't cover. This may include travel to treatment centers, ongoing household bills, co-pays to experimental treatment, and everyday expenses like groceries, rent and mortgage.

How it works

Choose the level of coverage – \$5,000 to \$20,000 that works best for you and your family. As an actively at work employee, you, your spouse and your children can be covered.

Enroll today
During this enrollment, you and your family are **guaranteed coverage with no medical questions.**

Guaranteed-Issue Amounts
Employee: \$20,000
Spouse: \$10,000
Children: \$5,000

Critical Illness insurance pays a lump-sum amount upon diagnosis of:

Condition	1 st Occurrence	2 nd Occurrence*
Invasive Cancer	100%	50%
Carcinoma in Situ	30%	0%
Benign Brain Tumor	75%	0%
Skin Cancer	\$250 per lifetime	
Heart Attack	100%	50%
Stroke	100%	50%
Heart Failure	100%	50%
Arteriosclerosis	30%	0%
Organ Failure	100%	50%
Kidney Failure	100%	50%

Additional covered conditions (first occurrence only): Addison's Disease 30%, ALS (Lou Gehrig's Disease) 100%, Alzheimer's Disease 50%, Coma 100%, Huntington's Disease 30%, Multiple Sclerosis 30%, Loss of Speech, Sight or Hearing 100%, Parkinson's Disease 100%, Permanent Paralysis 50% for 1 limb/100% for 2 limbs, Severe Burns 100%.

We will not pay benefits for the First Occurrence of a Critical Illness if it occurs less than 3 months after the First Occurrence of a related Critical Illness for which this Plan paid benefits. By related we mean either: (a) both Critical Illnesses are contained within the Cancer Related Conditions category; or (b) both Critical Illnesses are contained within the Vascular Conditions category. Pre-existing conditions during the 12 months prior to coverage being effective will not be covered during the first 12 months the plan is in force.



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Monthly Premiums

Non-Tobacco	Issue Age					
	18-39	40-49	50-59	60-64	65-69	70+
EMPLOYEE						
\$5,000	\$3.06	\$8.84	\$17.48	\$33.24	\$49.40	\$91.78
\$10,000	\$5.22	\$16.12	\$32.84	\$63.84	\$95.70	\$179.72
\$20,000	\$9.52	\$30.66	\$63.56	\$125.04	\$188.28	\$355.60
SPOUSE						
\$5,000	\$2.66	\$8.16	\$16.02	\$30.44	\$45.46	\$85.76
\$10,000	\$4.18	\$14.60	\$29.84	\$58.16	\$87.78	\$167.68
CHILDREN						
\$5,000	\$0.60					

Tobacco	Issue Age					
	18-39	40-49	50-59	60-64	65-69	70+
EMPLOYEE						
\$5,000	\$4.06	\$14.06	\$29.90	\$59.30	\$88.08	\$157.68
\$10,000	\$7.18	\$26.56	\$57.70	\$115.94	\$173.04	\$311.52
\$20,000	\$13.46	\$51.54	\$113.28	\$229.24	\$342.96	\$619.20
SPOUSE						
\$5,000	\$3.58	\$12.88	\$27.18	\$53.88	\$80.62	\$146.60
\$10,000	\$6.02	\$24.02	\$52.14	\$105.04	\$158.08	\$289.42
CHILDREN						
\$5,000	\$0.60					

Spouse is eligible up to 100% of the employee amount (not to exceed \$10,000). All dependent children up to age 26 can be covered for a flat \$5,000 at a monthly premium of \$0.60. Premiums listed are for issue age and will not increase due to an insured's age. Spouse premium is based on spouse age bracket. Non-tobacco or Tobacco premiums are based on the tobacco status of the employee or spouse separately.

Plan includes a **\$50 wellness benefit** payable once per year for the employee, spouse and children. The wellness benefit pays when insured completes screenings such as mammography, colonoscopy, pap smear, PSA, serum cholesterol testing, completion of smoking cessation, and weight reduction programs. Benefits paid even if medical insurance is paying 100% of the cost.

* We will not pay benefits for a second occurrence (recurrence) of a Critical Illness unless the Covered Person has not exhibited symptoms or received care or treatment for that Critical Illness for at least 12 months in a row prior to the recurrence. For purposes of this exclusion, care or treatment does not include: (1) preventive medications in the absence of disease; and (2) routine scheduled follow-up visits to a Doctor.

Guardian Critical Illness Insurance is underwritten 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. Plan documents are the final arbiter of coverage.



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