



ELIZABETH MERKEL HR
BOROUGH OF ATLANTIC HIGHLANDS
100 FIRST AVENUE
ATLANTIC HIGHLANDS, NJ 07716

THE MAZZEO BENEFITS AGY I
ONE BETHANY RD BLDG 4 STE 50
HAZLET, NJ 07730

Your Guardian employee benefits
renewal package is enclosed

As a valued Guardian customer, we appreciate your business and hope that you are fully satisfied with our plan offerings and services. Our commitment is to continue providing high-quality plans while placing your benefit needs first.

If you have questions about your renewal package or would like information about other benefits available for your employees, we can assist you. Contact your insurance broker or contact your Guardian Group Sales office at:

Fairfield Corporate Center, 695 Route 46 West, Suite 402, Fairfield, New Jersey, 07004,
(973) 396-4700 or (800) 967-9277.



**It's renewal
time!**

**Guardian is
here to help.**

RENEWAL INFORMATION FOR

**BOROUGH OF ATLANTIC HIGHLANDS
GROUP PLAN # 00396326**

**RENEWAL PERIOD
July 15, 2020 - July 14, 2021**



guardiananytime.com

The Guardian Life Insurance Company of America, New York, NY.

What you'll find in this package

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Renewal Rates At-a-Glance

This plan is currently offered for Insurance Class 1

LTD PLAN RATES				
CURRENT			RENEWAL	
Volume	Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
\$207,176	\$0.390/\$100	\$9,696	\$0.390/\$100	\$9,696

This plan is currently offered for Insurance Class 1

BASIC LIFE PLAN RATES					
CURRENT				RENEWAL	
Coverage	Volume	Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
BASIC LIFE	\$1,197,500	\$0.370/\$1000	\$5,317	\$0.370/\$1000	\$5,317

This plan is currently offered for Insurance Class 1

AD&D PLAN RATES					
CURRENT				RENEWAL	
Coverage	Volume	Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
AD&D	\$1,197,500	\$0.040/\$1000	\$575	\$0.040/\$1000	\$575

Current Plan Benefits Summaries

LONG TERM DISABILITY

This plan is currently offered for Insurance Class 1

PLAN BENEFITS SUMMARY	
Monthly Benefit	60% to \$3,000
Elimination Period	90 days
Benefit Duration	To Age 65/Adea
Own Occupation Period	Own Occ/Any Occ Mo Ben
Gainful Occupation	60%
Pre-Existing Conditions	3/12 Exclusion
Mental Nervous	2 years
Substance Abuse	2 years
Cost of Living (COLA)	N/A
Survivor Benefit	N/A
Integration	Full Family
Rehabilitation Benefit	Enhanced Rehab

Plan information is for illustrative purposes only. Please consult plan contract for specific benefit levels .

Current Plan Benefits Summaries

BASIC LIFE

This plan is currently offered for Insurance Class 1

LIFE BENEFITS SUMMARY	
Benefit Type	Flat
Multiple	N/A
Maximum Benefit	\$25,000
Earnings Definition	N/A
Guarantee Issue	N/A
Waiver of Premium	Lifeassist To Age 65
Elimination Period	9 month(s)
Age Reduction Formula	
Age 65	35%
Age 70	60%
Age 75	75%
Age 80	85%
Accelerated Benefit	
Benefit %	50%
Benefit Maximum	\$100,000

This plan is currently offered for Insurance Class 1

AD&D BENEFITS SUMMARY	
Benefit Type	Flat
Multiple	N/A
Maximum Benefit	\$25,000
Earnings Definition	N/A