10 Hudson Yards
New York, NY 10001
guardianlife.com

Dear Valued Customer,

As your insurance carrier, Guardian appreciates your business, and we are committed to providing you and your employees with affordable and quality coverage.

We are writing to make you aware of an important update regarding the latest guidelines issued by the Virginia Bureau of Insurance concerning wellness/health screening benefits on supplemental health insurance policies *(Accident, Cancer, Critical Illness, and Hospital Indemnity Insurance).* Per **the Bureau**, beginning on 7/1/25, all insurance carriers must stop issuing any supplemental health policies that include wellness/health screening benefits. As a result, we will be removing the wellness/health screening benefit on your 4/1/2026 renewal anniversary date and increasing and/or adding the benefits listed below so there is no disruption.

The forms being replaced will include the employee certificate, and any applicable riders/endorsements. Guardian is working diligently to minimize the disruption for groups who currently have wellness/health screening benefits. Please be assured, there will be no other reduction in benefits or impact to your premium because of the conversion. Individuals will be able to continue to utilize the wellness/health screening benefit for screenings that occur prior to your renewal date.

In addition, we're happy to inform you that we are increasing certain benefits across our supplemental health policies in Virgina, with no change to the annual premium. If applicable to your policy, the coverage changes are explained in the following page(s) below.

The replacement of your contract(s) will occur approximately 30 days prior to your renewal anniversary date, and once converted, the new employee certificate will be available on Guardian Anytime. Please ensure your employees have access to the Certificate of Coverage. Use of these new forms will go into effect on your policy renewal anniversary date. Please note, the issuance of the new forms does not change the anniversary date of your policy(ies); your policy anniversary date(s) will remain the same.

If you have any questions about this important notice, please contact a representative from our sales office. You may also reach out to your broker, who has also been informed of the contractual changes.

For your reference, the following information illustrates the key contract updates related to your inforce coverage:

Guardian

ACCIDENT BENEFITS		
	Current Advantage Plan (2012)	**Replacement Advantage Plan (2018)**
Rainy Day Fund	Not offered	Benefit Amount: $400 Rollover Maximum: $200 Fund Maximum: $800
Accident Emergency Room Treatment (newly named - Emergency Room Treatment)	$175/accident	$175/accident
Accident Follow-Up Visit - Doctor (newly named - Doctor Follow Up Visits	$50 up to 6 treatments	$50 up to 6 treatments
Air Ambulance	$1,000	$1,000
Ambulance	$150	$200
Appliance (newly named - Medical Appliance)	$125	Schedule up to $500
Blood/Plasma/Platelets	$300	$300
Burn	Up to $12,000	Up to $12,000
Burn - Skin Graft	50% of burn benefit	50% of burn benefit
Child Organized Sport	20% increase to child benefits	25% increase to child benefits
Chiropractic Visits	$25/visit up to 6 visits	$50/visit up to 6 visits
Coma	$10,000	$10,000
Concussion Baseline Study	Not offered	$25
Concussions	$75	$200
Dislocations	Schedule up to $4,400	Schedule up to $5,000
Diagnostic Exam (Major)	$150	$200
Emergency Dental Work	$300/crown $75/extraction	$300/crown $75/extraction
Epidural Anesthesia Pain Management	$100, not during surgery, 2x per accident	$100, not during surgery, 2x per accident
Eye Injury	$300	$300
Family Care	$20/day up to 30 days	$20/day up to 30 days
Fractures (Bone)	Schedule up to $5,500	Schedule up to $6,000
Gun Shot Wound	Not offered	$750
Hospital Admission	$1,000	$1,000
Hospital Confinement	$225/day - up to 1 year	$250/day - up to 1 year
Hospital Intensive Care Unit Admission	$2,000	$2,000
Hospital Intensive Care Unit Confinement	$450/day - up to 15 days, does not pay on top of hosp conf	$500/day - up to 15 days, does not pay on top of hosp conf

Guardian

ACCIDENT BENEFITS (continued)		
	Current Advantage Plan (2012)	**Replacement Advantage Plan (2018)**
Initial Doctor's Office/Urgent Care Facility Treatment	$75	$100
Joint Replacement - Hip/Knee/Shoulder	$2,500/$1,250/ $1,250	$2,500/$1,250/ $1,250
Knee Cartilage	$500	$500
Laceration	Schedule up to $400	Schedule up to $400
Lodging	$125/day, up to 30 days, 50+ miles	$125/day, up to 30 days for companion hotel stay
Occupational or Physical Therapy (newly named - Outpatient Therapies)	$25/day up to 10 days	$35/day up to 10 days
Post-Traumatic Stress Disorder	Not offered	$400
Prosthetic Device/ Artificial Limb	1: $500 2 or more: $1,000	1: $500 2 or more: $1,000
Rehabilitation Unit Confinement	$150/day up to 15 days	$100/day up to 15 days
Ruptured Disc with Surgical Repair	$500	$500
Surgery - Cranial, Open-Abdominal, Thoracic, Hernia	Cranial, open-abdominal or thoracic: $1,250 Hernia: $150	Cranial, open-abdominal or thoracic: $1,250 Hernia: $250
Surgery - Exploratory and Arthroscopic	$250	$400
Tendon/Ligament/ Rotator Cuff	$500 - 1 $1,000 - 2 or more	$500 - 1 $1,000 - 2 or more
Transportation	$500, 3 times per accident	$0.50 per mile, limited to $500/round trip, up to 3 times per accident
Wellness Benefit	$50/covered person/year	Not offered
Traumatic Brain Injury	Not offered	$4,000
X-Ray	$30	$40

Guardian

CRITICAL ILLNESS BENEFITS		
	Current Contract (2014)	**Replacement Contract (2023)**
Cancer and Benign Tumor Category		
Spinal Cord Tumor	Not included	100% (first occurrence only)
BRCA1 or BRCA2 Mutation	Not included	30% (first occurrence only)
Carcinoma In Situ	30% (first occurrence only)	100% (first occurrence only)
Skin Cancer	$250 per lifetime	$500 per lifetime
Heart Disorders		
Coronary Artery Disease (Stents, Angioplasty, Thrombectomy)	Not included	10% (first occurrence only)
Coronary Artery Disease – requiring a bypass	30% (first occurrence only)	100% (first occurrence only)
Pacemaker	Not included	10% (first occurrence only)
Lung & Vascular disorders		
Aneurysm	Not included	10% (first occurrence only)
Pulmonary Embolism	Not included	30% (first occurrence only)
Stroke – moderate	Only severe strokes covered	50% first occurrence; 25% second occurrence
Transient Ischemic Attack (TIA)	Not included	10% (first occurrence only)
Neurological Disorders		
Alzheimer's disease – early Stage	Only late stage covered	50% (first occurrence only)
Dementia - other causes	Not included	100% (first occurrence only)
Multiple Sclerosis (MS) – early Stage	Only late stage covered	50% (first occurrence only)
Parkinson's disease – early Stage	Only late stage covered	50% (first occurrence only)
Chronic Disorders		
Crohn's disease	Not included	30% (first occurrence only)
Epilepsy	Not included	10% (first occurrence only)
Lupus	Not included	30% (first occurrence only)
Ulcerative Colitis	Not included	30% (first occurrence only)
Childhood Illnesses and Disorders		
Autism Spectrum Disorder	Not included	100% of child amount
Congenital Heart Defect	Not included	100% of child amount
Multisystem Inflammatory Disease	Not included	100% of child amount
Infectious Contagious Disease Benefit	Not included	30% (first occurrence only)
Wellness Benefit	$50 per year per covered person	Benefit removed

CANCER BENEFITS		
	Current Contract	**Replacement Contract**
Initial Diagnosis Benefit	$2,500	$12,500
Cancer Screening Benefit	$50; $50 follow-up screening (per year per covered person)	Benefit removed

Thank you for choosing Guardian.