



Thompson Technologies Incorporated

# Benefits Plan

Here is your new coverage. **Make sure you return the completed form, if applicable, to your plan administrator.**

If you miss the deadline, the coverage may be delayed or you may not be eligible for enrollment this year and proof of insurability *may* be required.



#### HIGHLIGHTS:

- **Protect your family's future, with life coverage**
- **Disability coverage provides a regular check if you have an accident or illness**
- **Comprehensive dental care for all your needs**
- **High-quality vision care coverage**

#### Questions? Concerns?

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*Helpline (888) 600-1600  
Call weekdays, 8:00AM to 8:30PM, EST*

*Learn more about Guardian at  
[www.guardianlife.com](http://www.guardianlife.com).*



## COVER YOURSELF WITH GUARDIAN

Guardian is a leading provider in group and individual insurance coverage.

Founded in 1860, The Guardian Life Insurance Company of America is one of the largest mutual insurance companies in the United States. Today, more than six million employees and their families rely on Guardian as their benefits partner. As one of the few insurers still mutually owned by our participants, we have built our success on the time-tested values of quality, innovation and unmatched service.

For more information on how we can protect you and your family, visit [www.guardianlife.com](http://www.guardianlife.com).

# Disability Plans

COVERAGE	SHORT-TERM DISABILITY	LONG-TERM DISABILITY
Coverage amount	60% of salary to maximum \$1000/week	60% of salary to maximum \$6000/month
Maximum payment period	11 weeks	Social Security Normal Retirement Age
Accident benefits begin	Day 15	Day 91
Illness benefits begin	Day 15	Day 91
Waiting period		
Current employees	Planholder determines	Planholder determines
New employees	Planholder determines	Planholder determines

## YOUR GUARDIAN PLAN OFFERS:

**Free employee assistance program, confidential advice** and crisis intervention by phone from registered nurses and psychotherapists.

**Premium payments waived** once you begin receiving benefits.

**Reliable claim payments**

**Plan coverage begins** September 01, 2008 for employees actively at work on that date.

## Did you know?

Most experts agree that after medical insurance, disability is the most important coverage to have.

**PLAN DETAILS****SHORT-TERM DISABILITY****LONG-TERM DISABILITY**

Evidence of Insurability	Health Statement not required	Health Statement may be required
Guarantee Issue	Not Applicable	We Guarantee Issue \$6000 in coverage
Minimum work hours/week	30	30
Plan covers on the job accidents	No	Yes
Pre-existing Conditions	Not Applicable	6 months; see exclusions and limitations
Premium waived if disabled	Not Applicable	Yes
Rehabilitation Benefit	Not Available	Mandatory

**EXCLUSIONS AND LIMITATIONS**

- The benefits, exclusions and limitations do not constitute a contract and are a summary only. Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding one year; or (b) in an area under travel warning by the US Department of State. Subject to state specific variations.
- A pre-existing condition includes any condition and symptoms thereof for which an employee consults with a doctor, undergoes diagnostic procedures, receives treatment or takes prescribed drugs, in the designated period prior to the employee's effective date under the plan or the effective date of an increase in plan benefits (3 months for Short-Term Disability). (6 months for Long-Term Disability).
- For Long-Term Disability coverage, we pay no benefits for a disability caused or contributed to by a pre-existing condition unless the disability starts after you have been insured under this plan for 24 months.
- Disability benefits do not cover any disability caused by 1) war or any act of war, including service in the armed forces; 2) committing a crime or taking part in a riot or civil disorder; or 3) intentionally injuring yourself or attempting suicide while sane or insane. Disability benefits are not paid for any period in which you are in a correctional facility, you are not under the care of a doctor, or your loss of earnings is not due solely to disability. You will receive a certificate of coverage after you enroll which contains a complete list of exclusions. If there is a difference between this booklet and the certificate of coverage, the certificate of coverage prevails.
- When applicable, this coverage will integrate with NJ TDB, NY DBL, CA SDI, RI TDI, Hawaii TDI and Puerto Rico DBA.