



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).

# Life Plans

You may elect Voluntary Term coverage.  
Premiums will be deducted from your bi-weekly payroll check.

COVERAGE OPTIONS	VOLUNTARY TERM LIFE
Employee Benefit	Limits: \$10,000 increments to a maximum of \$500,000. See Cost Illustration page for details.
Spouse‡ benefit	50% of employee coverage to a max of \$250,000
Child benefit—children age 14 days to 23 years (25 if full time student)	10% of employee coverage to a max of \$10,000. Coverage limits are based on child age.

\*\* Subject to coverage limits

‡ Spouse coverage is based on employee age and terminates at age 70.

Premiums for Voluntary Life increase in five-year increments. See enrollment form for details.

## YOUR GUARDIAN PLAN OFFERS:

**Low group rates**

**Family coverage** for spouse and children

**Reliable claims payments**

**Plan coverage begins**

September 1, 2008

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## Did you know?

*Less than 45% of U.S. adults have individual life coverage. Of those who are insured, more than 65% don't have enough coverage.*

**PLAN DETAILS****VOLUNTARY TERM LIFE**

Guarantee Issue	We Guarantee Issue coverage up to \$50,000 per employee, \$10,000 for a spouse and \$10,000 for dependent children
Premiums	Increase on plan anniversary after you enter next 5 year age group
Portability	Yes, with age and other restrictions
Conversion	Yes, with restrictions; see certificate of benefits
Accelerated Life Benefit	Yes
Waiver of Premiums	For employees disabled prior to age 60, with premiums waived until age 65, if conditions met
Benefit Reductions	35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80

**EXCLUSIONS AND LIMITATIONS****A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS for Voluntary Term Life:**

You must be working full-time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specific waiting period.

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.

We pay no benefits if the insured's death is due to suicide within two years from the insured's original effective date.

This two year limitation also applies to any increase in benefit. This exclusion may vary according to state law

Dependent coverage will not take effect if a dependent, other than a newborn is confined to a hospital or other health care facility, or is unable to perform the normal activities of someone of like age and sex (may vary by state).

Accelerated Life Benefit is not paid to an employee under the following circumstances: one who is required by law to use the benefit to pay creditors; is required by court order to pay the benefit to another person; is required by a government agency to use the payment to receive a government benefit; or loses his or her group coverage before an accelerated benefit is paid.

GP-1-R-EOPT-96.

Guarantee Issue/Conditional Issue amount applies for ages less than 65. Ages 65-69 maximum issue underwriting amounts \$10,000 for employee and \$5,000 spouse. Ages 70 and older must be individually underwritten for all amounts. Late entrants and benefit increases require underwriting approval.

# Life Cost Illustration

## Voluntary Life Cost Illustration

Bi-weekly premiums displayed.  
Policy Election Cost Per Age Bracket

		< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69 <sup>†</sup>
<b>\$10,000 Policy Election Amount</b>											
Employee	\$10,000	\$ .42	\$ .42	\$ .46	\$ .65	\$ 1.02	\$ 1.62	\$ 2.45	\$ 4.20	\$ 6.92	\$ 11.12
Spouse	\$5,000	\$ .21	\$ .21	\$ .23	\$ .32	\$ .51	\$ .81	\$ 1.22	\$ 2.10	\$ 3.46	\$ 5.56
Child	\$1,000	\$ .08	\$ .08	\$ .08	\$ .08	\$ .08	\$ .08	\$ .08	\$ .08	\$ .08	\$ .08
<b>\$20,000 Policy Election Amount</b>											
Employee	\$20,000	\$ .83	\$ .83	\$ .92	\$ 1.29	\$ 2.03	\$ 3.23	\$ 4.89	\$ 8.40	\$ 13.85	\$ 22.25
Spouse	\$10,000	\$ .42	\$ .42	\$ .46	\$ .65	\$ 1.02	\$ 1.62	\$ 2.45	\$ 4.20	\$ 6.92	\$ 11.12
Child	\$2,000	\$ .16	\$ .16	\$ .16	\$ .16	\$ .16	\$ .16	\$ .16	\$ .16	\$ .16	\$ .16
<b>\$30,000 Policy Election Amount</b>											
Employee	\$30,000	\$ 1.25	\$ 1.25	\$ 1.39	\$ 1.94	\$ 3.05	\$ 4.85	\$ 7.34	\$ 12.60	\$ 20.77	\$ 33.37
Spouse	\$15,000	\$ .62	\$ .62	\$ .69	\$ .97	\$ 1.52	\$ 2.42	\$ 3.67	\$ 6.30	\$ 10.39	\$ 16.69
Child	\$3,000	\$ .24	\$ .24	\$ .24	\$ .24	\$ .24	\$ .24	\$ .24	\$ .24	\$ .24	\$ .24
<b>\$40,000 Policy Election Amount</b>											
Employee	\$40,000	\$ 1.66	\$ 1.66	\$ 1.85	\$ 2.59	\$ 4.06	\$ 6.46	\$ 9.79	\$ 16.80	\$ 27.69	\$ 44.49
Spouse	\$20,000	\$ .83	\$ .83	\$ .92	\$ 1.29	\$ 2.03	\$ 3.23	\$ 4.89	\$ 8.40	\$ 13.85	\$ 22.25
Child	\$4,000	\$ .31	\$ .31	\$ .31	\$ .31	\$ .31	\$ .31	\$ .31	\$ .31	\$ .31	\$ .31
<b>\$50,000 Policy Election Amount</b>											
Employee	\$50,000	\$ 2.08	\$ 2.08	\$ 2.31	\$ 3.23	\$ 5.08	\$ 8.08	\$ 12.23	\$ 21.00	\$ 34.62	\$ 55.62
Spouse	\$25,000	\$ 1.04	\$ 1.04	\$ 1.15	\$ 1.62	\$ 2.54	\$ 4.04	\$ 6.12	\$ 10.50	\$ 17.31	\$ 27.81
Child	\$5,000	\$ .39	\$ .39	\$ .39	\$ .39	\$ .39	\$ .39	\$ .39	\$ .39	\$ .39	\$ .39
<b>\$60,000 Policy Election Amount</b>											
Employee	\$60,000	\$ 2.49	\$ 2.49	\$ 2.77	\$ 3.88	\$ 6.09	\$ 9.69	\$ 14.68	\$ 25.20	\$ 41.54	\$ 66.74
Spouse	\$30,000	\$ 1.25	\$ 1.25	\$ 1.39	\$ 1.94	\$ 3.05	\$ 4.85	\$ 7.34	\$ 12.60	\$ 20.77	\$ 33.37
Child	\$6,000	\$ .47	\$ .47	\$ .47	\$ .47	\$ .47	\$ .47	\$ .47	\$ .47	\$ .47	\$ .47
<b>\$70,000 Policy Election Amount</b>											
Employee	\$70,000	\$ 2.91	\$ 2.91	\$ 3.23	\$ 4.52	\$ 7.11	\$ 11.31	\$ 17.12	\$ 29.40	\$ 48.46	\$ 77.86
Spouse	\$35,000	\$ 1.45	\$ 1.45	\$ 1.62	\$ 2.26	\$ 3.55	\$ 5.65	\$ 8.56	\$ 14.70	\$ 24.23	\$ 38.93
Child	\$7,000	\$ .55	\$ .55	\$ .55	\$ .55	\$ .55	\$ .55	\$ .55	\$ .55	\$ .55	\$ .55
<b>\$80,000 Policy Election Amount</b>											
Employee	\$80,000	\$ 3.32	\$ 3.32	\$ 3.69	\$ 5.17	\$ 8.12	\$ 12.92	\$ 19.57	\$ 33.60	\$ 55.39	\$ 88.99
Spouse	\$40,000	\$ 1.66	\$ 1.66	\$ 1.85	\$ 2.59	\$ 4.06	\$ 6.46	\$ 9.79	\$ 16.80	\$ 27.69	\$ 44.49
Child	\$8,000	\$ .63	\$ .63	\$ .63	\$ .63	\$ .63	\$ .63	\$ .63	\$ .63	\$ .63	\$ .63
<b>\$90,000 Policy Election Amount</b>											
Employee	\$90,000	\$ 3.74	\$ 3.74	\$ 4.15	\$ 5.82	\$ 9.14	\$ 14.54	\$ 22.02	\$ 37.80	\$ 62.31	\$ 100.11
Spouse	\$45,000	\$ 1.87	\$ 1.87	\$ 2.08	\$ 2.91	\$ 4.57	\$ 7.27	\$ 11.01	\$ 18.90	\$ 31.15	\$ 50.05
Child	\$9,000	\$ .71	\$ .71	\$ .71	\$ .71	\$ .71	\$ .71	\$ .71	\$ .71	\$ .71	\$ .71

**Voluntary Life Cost Illustration** *continued*

			< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
<b>\$100,000 Policy Election Amount</b>												
Employee	\$100,000		\$4.15	\$4.15	\$4.62	\$6.46	\$10.15	\$16.15	\$24.46	\$42.00	\$69.23	\$111.23
Spouse	\$50,000		\$2.08	\$2.08	\$2.31	\$3.23	\$5.08	\$8.08	\$12.23	\$21.00	\$34.62	\$55.62
Child	\$10,000		\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79
<b>\$110,000 Policy Election Amount</b>												
Employee	\$110,000		\$4.57	\$4.57	\$5.08	\$7.11	\$11.17	\$17.77	\$26.91	\$46.20	\$76.15	\$122.35
Spouse	\$55,000		\$2.29	\$2.29	\$2.54	\$3.55	\$5.59	\$8.89	\$13.45	\$23.10	\$38.08	\$61.18
Child	\$10,000		\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79
<b>\$120,000 Policy Election Amount</b>												
Employee	\$120,000		\$4.99	\$4.99	\$5.54	\$7.75	\$12.19	\$19.39	\$29.35	\$50.40	\$83.08	\$133.48
Spouse	\$60,000		\$2.49	\$2.49	\$2.77	\$3.88	\$6.09	\$9.69	\$14.68	\$25.20	\$41.54	\$66.74
Child	\$10,000		\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79
<b>\$130,000 Policy Election Amount</b>												
Employee	\$130,000		\$5.40	\$5.40	\$6.00	\$8.40	\$13.20	\$21.00	\$31.80	\$54.60	\$90.00	\$144.60
Spouse	\$65,000		\$2.70	\$2.70	\$3.00	\$4.20	\$6.60	\$10.50	\$15.90	\$27.30	\$45.00	\$72.30
Child	\$10,000		\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79
<b>\$140,000 Policy Election Amount</b>												
Employee	\$140,000		\$5.82	\$5.82	\$6.46	\$9.05	\$14.22	\$22.62	\$34.25	\$58.80	\$96.92	\$155.72
Spouse	\$70,000		\$2.91	\$2.91	\$3.23	\$4.52	\$7.11	\$11.31	\$17.12	\$29.40	\$48.46	\$77.86
Child	\$10,000		\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79
<b>\$150,000 Policy Election Amount</b>												
Employee	\$150,000		\$6.23	\$6.23	\$6.92	\$9.69	\$15.23	\$24.23	\$36.69	\$63.00	\$103.85	\$166.85
Spouse	\$75,000		\$3.12	\$3.12	\$3.46	\$4.85	\$7.62	\$12.12	\$18.35	\$31.50	\$51.92	\$83.42
Child	\$10,000		\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79
<b>\$160,000 Policy Election Amount</b>												
Employee	\$160,000		\$6.65	\$6.65	\$7.39	\$10.34	\$16.25	\$25.85	\$39.14	\$67.20	\$110.77	\$177.97
Spouse	\$80,000		\$3.32	\$3.32	\$3.69	\$5.17	\$8.12	\$12.92	\$19.57	\$33.60	\$55.39	\$88.99
Child	\$10,000		\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79
<b>\$170,000 Policy Election Amount</b>												
Employee	\$170,000		\$7.06	\$7.06	\$7.85	\$10.99	\$17.26	\$27.46	\$41.59	\$71.40	\$117.69	\$189.09
Spouse	\$85,000		\$3.53	\$3.53	\$3.92	\$5.49	\$8.63	\$13.73	\$20.79	\$35.70	\$58.85	\$94.55
Child	\$10,000		\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79
<b>\$180,000 Policy Election Amount</b>												
Employee	\$180,000		\$7.48	\$7.48	\$8.31	\$11.63	\$18.28	\$29.08	\$44.03	\$75.60	\$124.62	\$200.22
Spouse	\$90,000		\$3.74	\$3.74	\$4.15	\$5.82	\$9.14	\$14.54	\$22.02	\$37.80	\$62.31	\$100.11
Child	\$10,000		\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79
<b>\$190,000 Policy Election Amount</b>												
Employee	\$190,000		\$7.89	\$7.89	\$8.77	\$12.28	\$19.29	\$30.69	\$46.48	\$79.80	\$131.54	\$211.34
Spouse	\$95,000		\$3.95	\$3.95	\$4.39	\$6.14	\$9.65	\$15.35	\$23.24	\$39.90	\$65.77	\$105.67
Child	\$10,000		\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79
<b>\$200,000 Policy Election Amount</b>												
Employee	\$200,000		\$8.31	\$8.31	\$9.23	\$12.92	\$20.31	\$32.31	\$48.92	\$84.00	\$138.46	\$222.46
Spouse	\$100,000		\$4.15	\$4.15	\$4.62	\$6.46	\$10.15	\$16.15	\$24.46	\$42.00	\$69.23	\$111.23
Child	\$10,000		\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79
<b>\$210,000 Policy Election Amount</b>												
Employee	\$210,000		\$8.72	\$8.72	\$9.69	\$13.57	\$21.32	\$33.92	\$51.37	\$88.20	\$145.39	\$233.59
Spouse	\$105,000		\$4.36	\$4.36	\$4.85	\$6.79	\$10.66	\$16.96	\$25.69	\$44.10	\$72.69	\$116.79
Child	\$10,000		\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79

**Voluntary Life Cost Illustration** *continued*

		< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
<b>\$500,000 Policy Election Amount</b>											
Employee	\$500,000	\$20.77	\$20.77	\$23.08	\$32.31	\$50.77	\$80.77	\$122.31	\$210.00	\$346.15	\$556.15
Spouse	\$250,000	\$10.39	\$10.39	\$11.54	\$16.15	\$25.39	\$40.39	\$61.15	\$105.00	\$173.08	\$278.08
Child	\$10,000	\$.79	\$.79	\$.79	\$.79	\$.79	\$.79	\$.79	\$.79	\$.79	\$.79

\*Guarantee Issue Amount: Employee \$50,000; Spouse \$10,000; Child \$10,000

\*\*Guarantee Issue with Additional Amount: Employee \$100,000; Spouse \$50,000

Estimated premiums; refer to your first paycheck deduction for final rates. Your company has selected Guardian to provide life coverage to eligible employees according to plan terms which have been mutually agreed upon. As an eligible employee, you can purchase this coverage at the group premium levels illustrated above. For more details see enrollment form.

Subject to coverage limits

Premiums for Voluntary Life Increase in 5 year increments

Spouse coverage is based on employee age and terminates at age 70.

†Benefit reductions apply. See plan details