



**It's renewal
time!**

**Guardian is
here to help.**

RENEWAL INFORMATION FOR

**WEILL CORNELL MEDICAL COLLEGE OF CORNELL
UNIVERSITY**

GROUP PLAN # 00433322

RENEWAL PERIOD

January 1, 2019 - December 31, 2019



LIFE | DENTAL | VISION | DISABILITY | ABSENCE | SUPPLEMENTAL HEALTH | STOP LOSS | ASO

GuardianAnytime.com

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What you'll find in this package

RENEWAL INFORMATION	PAGE
Renewal Premiums At-a-Glance	1
College Tuition Benefit Annual Statement	2
Renewal Rates At-a-Glance	3
Voluntary Dental Details	5

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Your Managed DentalGuard coverage or other similar pre-paid/DHMO dental product is now referred to as "Managed Dental Care." This change does not impact network access or plan design. The Managed Dental Care products, unless otherwise noted, are underwritten by The Guardian Life Insurance Company of America ("Guardian") or one of the following wholly-owned Guardian subsidiaries: Managed Dental Care (CA); First Commonwealth Insurance Company (IL); First Commonwealth Limited Health Services Corporation (IN); First Commonwealth Limited Health Services Corporation of Michigan (MI); First Commonwealth of Missouri, Inc. (MO) and Managed DentalGuard, Inc. (NJ, OH and TX).

Renewal Premiums At-a-Glance

KEY POINTS OF INFORMATION REGARDING PLAN PRICING

- Product-specific rates shown in this package have been determined based on a number of factors, including employee age and gender, group location, changes in group size and claims experience (when applicable)

EMPLOYEE-PAID VOLUNTARY COVERAGE		
Coverage	Current Annual	Renewal Annual
Voluntary Dental	\$34,765	\$34,765
Managed Dental Care	\$65,939	\$65,939



College Tuition Benefit Rewards Statement

As of 08/15/2018

Plan Number: 00433322

Plan Name: WEILL CORNELL MEDICAL COLLEGE OF CORNELL UNIVERSITY

CTB Effective Date: November 5, 2015

Current Lines of Coverage with CTB: Dental

Total Accumulated Rewards For All Lines of Coverage: \$1,476,000

Dear Guardian Planholder,

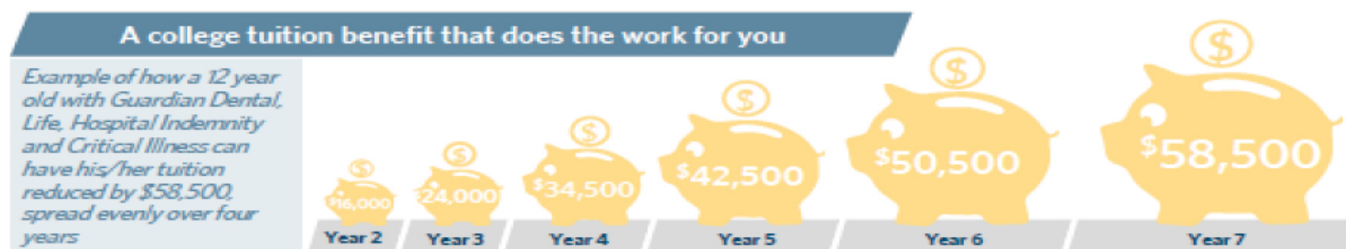
Thank you for being a valued Guardian customer. This statement provides a snapshot of the total College Tuition Benefit points earned by your employees enrolled in one or more of the coverages listed above.

To make sure points are properly credited, members can visit: www.Guardian.CollegeTuitionBenefit.com and register using the following information:

User ID: Plan number

Password: Guardian

College Tuition Benefit is a great way to help your employees save money on college education. The example below demonstrates how College Tuition Benefit works. One Tuition Reward = \$1 in tuition reduction. Please send any questions via email to admin@collegetuitionbenefit.com.



See how Guardian plan participants can earn even more rewards to help them save with multiple Guardian products:

Guardian Insurance Product	Sign-up Bonus	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	TOTAL
Dental	\$500 per child	\$2,000	\$2,000	\$2,000	\$4,500*	\$2,000	\$2,000	\$2,000	\$16,500
*Year 4 = Bonus year with dental									
Life		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$14,000
Hospital Indemnity		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$14,000
Critical Illness		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$14,000
TOTAL	\$500	\$8,000	\$8,000	\$8,000	\$10,500	\$8,000	\$8,000	\$8,000	\$58,500

Visit <https://guardian.collegetuitionbenefit.com/> for more information

Sincerely,

The Guardian Life Insurance Company of America

College Tuition Benefit is a tuition reduction program for a network of over 380 colleges and universities. This program is currently part of your employee benefit package and addresses a top employee concern - saving for college. The service is \$0.45 per employee per month for each coverage accumulating the College Tuition Benefit. This is not a separate line item charge for you, but instead reflected in the total premium billed (though not an insurance charge). The Tuition Rewards program is provided by College Tuition Benefit. Guardian does not provide any services related to this program. College Tuition Benefit is not a subsidiary or an affiliate of Guardian. The College Tuition Benefit is not an insurance benefit and may not be available in all states. #2017-44972 (exp. 8/19).

Renewal Rates At-a-Glance

This plan is currently offered for Insurance Class 1

VOLUNTARY DENTAL PLAN RATES - PPO UY					
Tier	Enrolled Employees	CURRENT		RENEWAL	
		Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
EE	39	\$67.55	\$31,613	\$67.55	\$31,613
EE & SP	2	\$131.30	\$3,151	\$131.30	\$3,151
EE & CH	0	\$155.46	\$0	\$155.46	\$0
FAMILY	0	\$219.20	\$0	\$219.20	\$0
TOTAL	41		\$34,765		\$34,765

This plan is currently offered for Insurance Class 1

MANAGED DENTAL CARE PLAN RATES					
Tier	Enrolled Employees	CURRENT		RENEWAL	
		Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
EE	285	\$18.39	\$62,894	\$18.39	\$62,894
EE & SP	7	\$36.25	\$3,045	\$36.25	\$3,045
EE & CH	0	\$38.82	\$0	\$38.82	\$0
FAMILY	0	\$56.68	\$0	\$56.68	\$0
TOTAL	292		\$65,939		\$65,939

Renewal Rates At-a-Glance

This plan is currently offered for Insurance Class 1

MANAGED DENTAL CARE PLAN RATES					
Tier	Enrolled Employees	CURRENT		RENEWAL	
		Monthly Rate	Annual Premium	Monthly Rate	Annual Premium

Additional Voluntary Dental Information

DENTAL MAXIMUM ROLLOVER SUMMARY

For Benefit Year Ending: 12/31/2018

ROLLOVER ACCOUNT SIZE	NUMBER OF QUALIFYING EMPLOYEES & DEPENDENTS	TOTAL ACCOUNT VALUE
\$0	28	\$0.00
\$1 - \$250	6	\$1,500.00
\$251 - \$500	6	\$2,250.00
\$501 - \$750	2	\$1,400.00
\$751 - \$1,000	1	\$1,000.00
Over \$1,000	0	\$0.00
TOTAL	15	\$6,150.00

15 of your Employees and Dependents currently are eligible for additional Maximum Rollover amounts.

"Benefit Year" refers to the 12-month period during which charges are counted toward this plan's annual maximum.

"Number of Qualifying Employees and Dependents" reflects information available at the time this renewal package was issued. Additional claims will affect this count.

"Eligibility for additional rollover amounts reflects information available at the time this renewal package was issued. Additional claims will affect the eligibility for additional rollover amounts"

Rollover amounts earned in the benefit year ending 12/31/2018 are applied to the members Maximum Rollover Account for use starting the next benefit year.