



The Guardian Life Insurance Company of America

The Guardian Life Insurance company of America underwrites group term life, accidental death and dismemberment, Short term disability, Long term disability, critical illness, dental, vision, and accident coverages.

Guardian Life, P.O. Box 14319, Lexington, KY 40512

Please print clearly and mark carefully.

| | | |
|---|--|---------------------------|
| Employer Name: GENTRY FINANCIAL BENEFITS COOPERATIVE | Group Plan Number: ISD Specific | Benefits Effective: _____ |
| PLEASE CHECK APPROPRIATE BOX <input type="checkbox"/> Initial Enrollment <input type="checkbox"/> Add Employee Dependents <input type="checkbox"/> Drop/Refuse Coverage <input type="checkbox"/> Information Change | | |

Class: _____ Division: _____ Subtotal Code: _____ (Please obtain this from your Employer)

| | | |
|--|---|--|
| About You: First, MI, Last Name: _____ | Employer Provided Identification: _____ | Social Security Number ____ - ____ - ____ Your Social Security Number must be provided if enrolling for Life Coverage. Short Term Disability Coverage and/or Long Term Disability Coverage. |
| Address _____ | City _____ | State _____ Zip _____ |
| Gender: <input type="checkbox"/> M <input type="checkbox"/> F | Date of Birth (mm-dd-yy): ____ - ____ - ____ | |
| Phone (indicate primary): <input type="checkbox"/> Home (____) ____ - ____ <input type="checkbox"/> Work (____) ____ - ____ <input type="checkbox"/> Mobile (____) ____ - ____ | | |
| E mail Address (indicate primary) <input type="checkbox"/> Home _____ <input type="checkbox"/> Work _____ | | |
| Are you married or do you have a partner? <input type="checkbox"/> Yes <input type="checkbox"/> No | | Date of marriage/union: ____ - ____ - ____ |
| Do you have children or other dependents? <input type="checkbox"/> Yes <input type="checkbox"/> No | | Placement date of adopted child: ____ - ____ - ____ |

| | |
|--|--|
| About Your Job: | Job Title: _____ |
| Work Status: <input type="checkbox"/> Active <input type="checkbox"/> Retired <input type="checkbox"/> Cobra/State Continuation | Date of full time hire: ____ - ____ - ____ |
| Hours worked per week: _____ | |

About Your Family: Please include the names of the dependents you wish to enroll for coverage. If additional space is needed, please attach a separate sheet of paper with this information along with your enrollment form. Your dependent's Social Security Number must be provided if enrolling for Life Coverage. Be sure to sign and date (mm-dd-yy) the paper and keep a copy for your records. Additional information may be required for non-standard dependents such as a grandchild, a niece or a nephew.

| | | | |
|---|---|--|---|
| Spouse (wherever the term "Spouse" appears on this form, it also includes "Partner"). | Gender <input type="checkbox"/> M <input type="checkbox"/> F | Date of Birth (mm-dd-yyyy) ____ - ____ - ____ | |
| Child/Dependent 1: | <input type="checkbox"/> Add <input type="checkbox"/> Drop Gender <input type="checkbox"/> M <input type="checkbox"/> F | Date of Birth (mm-dd-yyyy) ____ - ____ - ____ | Status (check all that apply) <input type="checkbox"/> Student (post high school) <input type="checkbox"/> Disabled <input type="checkbox"/> Non standard dependent |
| Child/Dependent 2: | <input type="checkbox"/> Add <input type="checkbox"/> Drop Gender <input type="checkbox"/> M <input type="checkbox"/> F | Date of Birth (mm-dd-yyyy) ____ - ____ - ____ | Status (check all that apply) <input type="checkbox"/> Student (post high school) <input type="checkbox"/> Disabled <input type="checkbox"/> Non standard dependent |
| Child/Dependent 3: | <input type="checkbox"/> Add <input type="checkbox"/> Drop Gender <input type="checkbox"/> M <input type="checkbox"/> F | Date of Birth (mm-dd-yyyy) ____ - ____ - ____ | Status (check all that apply) <input type="checkbox"/> Student (post high school) <input type="checkbox"/> Disabled <input type="checkbox"/> Non standard dependent |
| Child/Dependent 4: | <input type="checkbox"/> Add <input type="checkbox"/> Drop Gender <input type="checkbox"/> M <input type="checkbox"/> F | Date of Birth (mm-dd-yyyy) ____ - ____ - ____ | Status (check all that apply) <input type="checkbox"/> Student (post high school) <input type="checkbox"/> Disabled <input type="checkbox"/> Non standard dependent |

Dental Coverage: You must be enrolled to cover your dependents. Check only one box.

| Your Monthly Premium | Employee Only | Employee & Spouse | Employee & Dependent/Child(ren) | Employee, Spouse & Dependent/Child(ren) |
|----------------------|----------------------------------|----------------------------------|----------------------------------|---|
| Option 1: PPO | <input type="checkbox"/> \$22.87 | <input type="checkbox"/> \$52.91 | <input type="checkbox"/> \$47.70 | <input type="checkbox"/> \$73.75 |
| Option 2: PPO | <input type="checkbox"/> \$33.71 | <input type="checkbox"/> \$77.98 | <input type="checkbox"/> \$77.17 | <input type="checkbox"/> \$117.20 |

- I do not want Dental Coverage because (Check all that apply):
- I am covered under another Dental plan
 - My spouse is covered under another Dental plan
 - My dependents are covered under another Dental plan

Vision Coverage: You must be enrolled to cover your dependents. Check only one box.

| Your Monthly Premium | Employee Only | Employee & Spouse | Employee & Dependent/Child(ren) | Employee, Spouse & Dependent/Child(ren) |
|-------------------------|---------------------------------|----------------------------------|----------------------------------|---|
| Full Feature - Designer | <input type="checkbox"/> \$8.98 | <input type="checkbox"/> \$15.28 | <input type="checkbox"/> \$16.16 | <input type="checkbox"/> \$24.26 |

- I do not want this Vision coverage because (Check all that apply):
- I am covered under another Vision plan
 - My spouse is covered under another Vision plan
 - My dependents are covered under another Vision plan

Accident Coverage You must be enrolled to cover your dependents.

| Your Monthly premium | Employee Only | Employee & Spouse | Employee & Dependent/Child(ren) | Employee, Spouse & Dependent/Child(ren) |
|----------------------|----------------------------------|----------------------------------|----------------------------------|---|
| | <input type="checkbox"/> \$13.52 | <input type="checkbox"/> \$21.58 | <input type="checkbox"/> \$26.78 | <input type="checkbox"/> \$34.84 |

- I do not want this coverage.

Name your beneficiaries: (Primary beneficiary percentages must total 100%)
 If additional space is needed, please attach a separate sheet of paper with this information along with your enrollment form. Be sure to sign and date (mm-dd-yyyy) the paper and keep a copy for your records

Primary Beneficiaries:

Name: _____ Social Security Number: _____ - _____ - _____ % _____
 Date of Birth (mm-dd-yy): ____ - ____ - ____ Address/City/State/Zip: _____
 Phone: () - _____ Relationship to Employee: _____

Name: _____ Social Security Number: _____ - _____ - _____ % _____
 Date of Birth (mm-dd-yy): ____ - ____ - ____ Address/City/State/Zip: _____
 Phone: () - _____ Relationship to Employee: _____

Contingent Beneficiary: _____ Social Security Number: _____ - _____ - _____
 Date of Birth (mm-dd-yy): ____ - ____ - ____ Address/City/State/Zip: _____
 Phone: () - _____ Relationship to Employee: _____

(In the event the primary beneficiaries are deceased, the contingent beneficiary will receive the benefit.
 Please contact your employer for any record of or changes to your beneficiary information

Spouse and dependent/child(ren) – If the intended beneficiary is to be someone other than the Employee, please complete the Beneficiary Designation form.
 Attention: If any of the beneficiaries named above is a minor (a person under the age of 18 or 21, depending on their state of residency), state law may limit Guardian's ability to pay life insurance proceeds directly to them for as long as they remain a minor. State Uniform Transfers to Minors Act (UTMA) laws, where applicable, may allow for the normal course of payment of these proceeds, or a portion thereof, to the minor beneficiary's designated Custodian to manage on the minor's behalf until they reach adult age. At that time, the proceeds are turned over to the adult child, who can use the proceeds in any way he or she chooses.

Are any of the beneficiaries identified above considered a minor in the state in which they reside? Check one box only. Yes No
 If you answered "Yes", please name the legally designated UTMA Custodian for all minor beneficiaries you have designated:

Custodian to Minor Beneficiaries:
 Name: _____ Social Security Number (or FEIN/TIN # if a corporate entity): _____ - _____
 Date of Birth (mm-dd-yyyy) (if an individual): ____ - ____ - ____ Address/City/State/Zip: _____
 Phone: () - _____

| Hospital Indemnity Coverage | You must be enrolled to cover your dependents. Check only one box. | | | |
|-----------------------------|--|---|---|---|
| Your Monthly premium | Employee Only | Employee & Spouse | Employee & Child(ren) | Employee, Spouse & Child(ren) |
| | <input type="checkbox"/> \$19.28 | <input type="checkbox"/> \$33.00 | <input type="checkbox"/> \$26.54 | <input type="checkbox"/> \$47.74 |
| | <input type="checkbox"/> I do not want this coverage. | <input type="checkbox"/> I do not want this coverage. | <input type="checkbox"/> I do not want this coverage. | <input type="checkbox"/> I do not want this coverage. |

Applicants over the age of 69 are not eligible to enroll in the Hospital Indemnity coverage.

Signature

- I understand that my dependents cannot be enrolled for a coverage if I am not enrolled for that coverage.
- An employee's decision to elect Vision and/or Hospital Indemnity not elect Vision and/or Hospital Indemnity must be retained until the next plan's Open Enrollment period. If the employee elects not to enroll in Vision and/or Hospital Indemnity coverage, they are not eligible to enroll until the plan's next Open Enrollment period.
- HOSPITAL INDEMNITY ONLY: This is a limited plan of Hospital Indemnity insurance. It is a supplement to health insurance. It is not a substitute for hospital or medical expense insurance, a health maintenance organization (HMO) contract, or major medical expense insurance.
- Submission of this form does not guarantee coverage. Among other things, coverage is contingent upon underwriting approval and meeting the applicable eligibility requirements as set forth in the applicable benefit booklet.
- I understand that if I waive coverage, I may not be eligible to enroll until the next open enrollment period. Late entrant penalties may apply. I understand that I may also have to provide, at my own expense, proof of each person's insurability. Guardian or its designee has the right to reject my request.
- I understand that my coverage will not be effective until approved by Guardian or its designated underwriter.
- I hereby apply for the group benefit(s) that I have chosen above.
- I understand that I must meet eligibility requirements for all coverages that I have chosen above.
- I agree that my employer may deduct premiums from my pay if they are required for the coverage I have chosen above.

• I acknowledge and consent to receiving electronic copies of applicable insurance related documents, in lieu of paper copies, to the extent permitted by applicable law. I may change this election only by providing thirty (30) day prior written notice.

• I attest that the information provided above is true and correct to the best of my knowledge.

Any person who with intent to defraud any insurance company or other person files an application for insurance or statements of claim containing any materially, false information or conceals for purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and may also be subject to civil penalties, or denial of insurance benefits.

The state in which you reside may have a specific state fraud warning. Please refer to the attached Fraud Warning Statements page.

NOTICE TO CONSUMER: THIS COVERAGE IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES. ALSO, THE BENEFITS PROVIDED BY THIS POLICY CANNOT BE COORDINATED WITH THE BENEFITS PROVIDED BY OTHER COVERAGE. PLEASE REVIEW THE BENEFITS PROVIDED BY THIS POLICY CAREFULLY TO AVOID A DUPLICATION OF COVERAGE.

SIGNATURE OF EMPLOYEE X _____

DATE _____

Enrollment Kit 00036836, 0001, EN

Fraud Warning Statements

The laws of several states require the following statements to appear on the enrollment form:

Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

California: For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Delaware, Indiana and Oklahoma: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

District of Columbia: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Louisiana: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit is guilty of a crime and may be subject to fines and confinements in state prison.

Maine: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefit.

Maryland : Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Missouri: Any person who with intent to defraud any insurance company or other person files an application for insurance or statements of claim containing any knowingly false information, or conceals for purpose of misleading information concerning any fact material hereto, commits a fraudulent insurance act, which is a crime, and may also be subject to civil penalties, or denial of insurance benefits subject to the conditions/provisions of the policy.

Oregon: Any person who with intent to defraud any insurance company or other person files an application for insurance or statements of claim containing any materially false information, or conceals for purpose of misleading information concerning any fact material thereto, may be committing a fraudulent act, and may be subject to civil penalties or denial of insurance benefits.

New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New Mexico: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

Ohio: Any person who with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma: WARNING: Any person who knowingly, and with the intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Rhode Island: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Tennessee and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Virginia: Any person who with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.

