National Ancillary Exchange Plans & Rates

Monthly Rates for Effective Dates - 1/1/2027, 2/1/2027, 3/1/2027
National Plans Are Not Available in AK, SD, TX & WY

To access the Ancillary Exchange an employee is required to pay a $2.00 Per Employee Per Month (PEPM) Exchange Access Fee.
Participation requirements vary per package or plan.

Dental - Participation Requirements Apply - In order for an employee to enroll in a Guardian PPO plan, there needs to be at least one additional enrollee in any Guardian dental plan.

Guardian DentalGuard Preferred PPO MAC

- 100%/80%/50% In-Network, no referrals/no waiting periods; Cleaning every 6 mos
- $50 In-Network/$75 Out-of-Network calendar deductible, preventive waiver
- 80%/80%/50% Out-of-Network
- $1,000 annual maximum In-Network/Out-of-Network combined, rollover benefit
- Implant benefit

	Four Tier
Employee	$43.66
Emp/Spouse	$91.68
Emp/Child(ren)	$85.33
Family	$133.57

Guardian DentalGuard Preferred PPO 70 UCR

- 100%/90%/60% In-Network, no referrals/no waiting periods; Cleaning every 6 mos
- $50 In-Network/$50 Out-of-Network calendar deductible, preventive waiver
- 100%/80%/50% Out-of-Network
- $1,500 annual max In-Network/$1,000 Out-of-Network combined, rollover benefit
- Implant benefit

	Four Tier
Employee	$52.45
Emp/Spouse	$110.44
Emp/Child(ren)	$102.46
Family	$160.90

Guardian DentalGuard Preferred PPO 90 UCR

- 100%/80%/50% In-Network, no referrals/no waiting periods; Cleaning every 6 mos
- $50 In-Network/$50 Out-of-Network calendar deductible, preventive waiver
- 100%/80%/50% Out-of-Network
- $1,500 annual max In-Network/Out-of-Network combined, rollover benefit, preventive max waiver
- Implant & orthodontia benefit - adult and children; Child orthodontia $1,500 max

	Four Tier
Employee	$69.07
Emp/Spouse	$145.90
Emp/Child(ren)	$147.23
Family	$226.88

Vision

Guardian VisionGuard - No minimum participation

- $10 copay for an exam every 12 months
- $25 copay for lenses & contact lenses every 24 months
- $25 copay for frames every 24 months; retail allowance In-Network $130/Out-of-Network $48
- Davis Vision In-Network; Out-of-Network access as well

	Four Tier
Employee	$6.12
Emp/Spouse	$10.00
Emp/Child(ren)	$10.16
Family	$15.52

Life/AD&D

Guardian Employer Paid Life/AD&D 50K - Employee non-contributory 100% participation

- $50,000 of Term Life Insurance Coverage
- Enhanced AD&D - 100% of life benefit
- Guaranteed Issue - open enrollment
- Accelerated Life Benefit - terminal condition
- Guaranteed Issue - open enrollment and new hires (underwriting for employees 65+ and late enrollments). Benefit amounts and payment periods reduced at certain ages. See certificate of coverage for details.

Per Employee Per Month (PEPM)	$14.50

Guardian Employer Paid Life/AD&D 100K - Employee non-contributory 100% participation

- $100,000 of Term Life Insurance Coverage
- Enhanced AD&D - 100% of life benefit
- Guaranteed Issue - open enrollment
- Accelerated Life Benefit - terminal condition
- Guaranteed Issue - open enrollment and new hires (underwriting for employees 65+ and late enrollments). Benefit amounts and payment periods reduced at certain ages. See certificate of coverage for details.

Per Employee Per Month (PEPM)	$26.00

Life

Guardian Voluntary Life 25K - 15% participation

Guaranteed Issue - open enrollment and new hires (underwriting for employees 65+ and late enrollments). Benefit amounts and payment periods reduced at certain ages. See certificate of coverage for details.

Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Employee	$4.13	$4.33	$5.10	$6.33	$8.90	$13.35	$19.53	$26.38	$44.60	$85.40
EE/Spouse	$6.40	$6.72	$7.96	$9.92	$14.04	$21.16	$31.04	$42.00	$71.16	$136.44
EE/Child(ren)	$6.20	$6.40	$7.17	$8.40	$10.97	$15.42	$21.60	$28.45	$46.67	$87.47
Family	$8.97	$9.29	$10.53	$12.49	$16.61	$23.73	$33.61	$44.57	$73.73	$139.01

Guardian Voluntary Life 50K - 15% participation

Guaranteed Issue - open enrollment and new hires (underwriting for employees 65+ and late enrollments). Benefit amounts and payment periods reduced at certain ages. See certificate of coverage for details.

Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Employee	$6.25	$6.65	$8.20	$10.65	$15.80	$24.70	$37.05	$50.75	$87.20	$168.80
EE/Spouse	$8.53	$9.05	$11.06	$14.25	$20.94	$32.51	$48.57	$66.38	$113.76	$219.84
EE/Child(ren)	$8.32	$8.72	$10.27	$12.72	$17.87	$26.77	$39.12	$52.82	$89.27	$170.87
Family	$11.10	$11.62	$13.63	$16.82	$23.51	$35.08	$51.14	$68.95	$116.33	$222.41

Disability/Life/AD&D

Guardian EverGuard - No minimum participation

- $1,000 per month of Disability Income
- $25,000 of Term Life Insurance
- $75,000 of Accidental Death & Dismemberment Insurance
- Guaranteed Issue - open enrollment and new hires (underwriting for employees 65+ and late enrollments). Benefit amounts and payment periods reduced at certain ages See certificate of coverage for details.

Employee Ages	Three Tier
18-39	$17.50
40-54	$30.00
55+	$52.50

Guardian EverGuard Plus - No minimum participation

- $1,500 per month of Disability Income
- $50,000 of Term Life Insurance
- $100,000 of Accidental Death & Dismemberment Insurance
- Guaranteed Issue - open enrollment and new hires (underwriting for employees 65+ and late enrollments). Benefit amounts and payment periods reduced at certain ages. See certificate of coverage for details.

Employee Ages	Three Tier
18-39	$25.50
40-54	$43.50
55+	$79.50

Rates are subject to final verification at the time of enrollment. Domestic Partner coverage is included with all carriers. Rates for Domestic Partners will be the same as rates for Employee/Spouse and Family.
This is a summary of plan information. Please refer to the Eligibility Guidelines for further information.
Guardian PPO dental plans are not available in the following states: AK, SD, TX & WY
To access the Ancillary Exchange an employee is required to pay a $2.00 PEPM Exchange Access Fee.
All plans listed above include the following billing & administrative fees:

- Dental In-Network plans: EE $3.50, EE/Spouse $4.25, EE+Child(ren) $4.25, Family $5.00
- Dental PPO plans: EE $9.25, EE/Spouse $18.25, EE+Child(ren) $18.25, Family $26.50
- Vision plans: EE $1.50, EE/Spouse $2.25, EE+Child(ren) $2.25, Family $3.00
- Guardian Employer Paid Life/AD&D plans: $3.00 Per Employee Per Month (PEPM)
- Guardian Voluntary Life plans: EE $2.00, EE/Spouse $3.00, EE+Child(ren) $3.00, Family $4.50
- Guardian EverGuard & EverGuard Plus plans: $7.50 Per Employee Per Month (PEPM)
- Guardian AccidentGuard Adv plan: EE $3.50, EE/Spouse $4.50, EE+Child(ren) $4.50, Family $6.50
- ID Theft plans: EE $3.00, Family $5.50
- Wellsmore Total Pet plan: Single Pet $2.00, Family Pet (2+) $4.00

11/5/2026

HealthPass ANCILLARY EXCHANGE

National Ancillary Exchange Plans & Rates

Monthly Rates for Effective Dates - 1/1/2027, 2/1/2027, 3/1/2027

National Plans Are Not Available in AK, SD, TX & WY

Accident

Guardian AccidentGuard Adv		Four Tier
• X-rays, emergency room & urgent care facility treatment • Hospital admission & confinement as well as ICU • Occupational or physical therapy • Transportation such as ambulance & air ambulance • Household expenses towards rent, mortgage and/or food • Injury-related modifications to your home and/or auto	**Employee**	**$15.83**
	Emp/Spouse	**$24.63**
	Emp/Child(ren)	**$24.81**
	Family	**$34.61**

ID Theft

LifeLock Benefit Elite Plus		Two Tier
• LifeLock Identity Alert System • Stolen Wallet Protection; Address Change Verification • Dark Web Monitoring • Bank & Credit Card Activity Alerts • Stolen Fund Reimbursement: Up to $1 Million • One-bureau credit monitoring	**Employee**	**$11.49**
	Family	**$22.48**

LifeLock Benefit Elite Premium		Two Tier
• Benefit Elite Premium plan includes all of the Benefit Elite Plus plan with added features: • Identity Lock • Home Title Monitoring • Checking & Savings Account Application Alerts & Bank Account Takeover Alerts • Three-bureau credit monitoring • Monthly Credit Reports, Credit Scores & Score Tracking	**Employee**	**$16.99**
	Family	**$33.48**

Pet Benefits

Wishbone Total Pet (discount plan bundle)		Two Tier
• 25% off in-network vet services; Up to 40% off Rx (incl flea & tick) • Unlimited 24/7 telehealth; Lost pet recovery services • Discounts on food, toys, supplies & more • No pre-ex, waiting periods, claims or deductibles	**Single Pet**	**$13.75**
	Family Pet (2+)	**$22.50**

Additional Passthrough Products Available

FSA & Commuter Benefits

OCA - https://oca125.com/healthpass-fsa-application/		
• Flexible Spending Account (FSA) - set aside money to pay for qualified medical, dental & vision expenses on a pre-tax basis • Dependent Care Account (DCA) - set aside money to pay for qualified dependent care expenses on a pre-tax basis • Commuter - set aside money to pay for qualified parking & transit expenses on a pre-tax basis	**Annual Fee**	**$50.00**
	Per Employee Per Month (PEPM)	**$8.00**

Health, Wellness & Cosmetic

Beyond Med (discount plan) - https://www.beyondmedplans.com/groups/healthpass		Two Tier
• Membership program offering up to 20% reduced costs on elective & cosmetic services • Services include fertility, dermatology, med spa, plastic surgery, acupuncture, bariatrics & more • Exclusive network of board-certified doctors & licensed providers • No benefit usage limitations for in-network providers, no claims & no waiting periods	**Employee**	**$11.99**
	Family	**$23.99**

Rates are subject to final verification at the time of enrollment. Domestic Partner coverage is included with all carriers. Rates for Domestic Partners will be the same as rates for Employee/Spouse and Family.

11/5/2026

This is a summary of plan information. Please refer to the Eligibility Guidelines for further information.

Guardian PPO dental plans are not available in the following states: AK, SD, TX & WY

To access the Ancillary Exchange an employee is required to pay a $2.00 PEPM Exchange Access Fee.

All plans listed above include the following billing & administrative fees:

- Dental In-Network plans: EE $3.50, EE/Spouse $4.25, EE+Child(ren) $4.25, Family $5.00
- Dental PPO plans: EE $9.25, EE/Spouse $18.25, EE+Child(ren) $18.25, Family $26.50
- Vision plans: EE $1.50, EE/Spouse $2.25, EE+Child(ren) $2.25, Family $3.00
- Guardian Employer Paid Life/AD&D plans: $3.00 Per Employee Per Month (PEPM)
- Guardian Voluntary Life plans: EE $2.00, EE/Spouse $3.00, EE+Child(ren) $3.00, Family $4.50
- Guardian EverGuard & EverGuard Plus plans: $7.50 Per Employee Per Month (PEPM)
- Guardian AccidentGuard Adv plan: EE $3.50, EE/Spouse $4.50, EE+Child(ren) $4.50, Family $6.50
- ID Theft plans: EE $3.00, Family $5.50
- Wishbone Total Pet plan: Single Pet $2.00, Family Pet (2+) $4.00