

## GUARDIAN LIFE

Leave/Layoff: here is the Leave/Layoff provision.

- You may continue an Employee's **Life Insurance** after his or her active service with You ends only as follows:
  - o If an Employee's active service ends because he or she goes on a leave of absence, vacation, military leave, sabbatical or is temporarily laid off, You may continue his or her insurance for the rest of the policy month in which the leave or layoff starts, plus 1 more full policy month(s). But, if the Employee joins any armed force before this period ends, You may continue his or her insurance until the date he or she becomes a member of such armed force.
  - o Any such continuation is subject to the payment of premiums and to all of the other terms and conditions of this Policy.
  - o Also, all employees have to be treated the same, and they have to notify us if they want to activate this.

Rehire: The standard rehire provision is 31 days wherein an employee who is rehired does not need to satisfy the new hire waiting period if rehired within 31 days of their last day worked.

- If they are just being reinstated for the same amount they had previously under the voluntary Live/DI coverage, they would not need to submit EOI since they were previously approved.