

ATTACHED TO AND MADE PART OF YOUR GROUP INSURANCE POLICY

issued by

The Guardian Life Insurance Company of America

GROUP POLICY AMENDATORY RIDER

This Rider amends the Policy by adding the following program features and is effective on June 1, 2020.

- Effective July 1, 2020, all new dental and vision groups will have the option to either (1) receive a premium holiday for the first month of coverage or (2) receive a two-year rate guarantee. Pricing will otherwise be consistent with applicable underwriting guidelines. The option will be at the planholder's discretion. This option shall run through March 31, 2021.
- Effective September 1, 2020 all inforce dental and vision cases, upon their respective renewal, will have the option to either (1) receive a premium holiday for the first month of coverage or (2) receive a two-year rate guarantee. Pricing will otherwise be consistent with applicable underwriting guidelines. The option will be at the planholder's discretion. This option shall run through August 31, 2021.
- Enhancing Dental frequency limits on cleanings, exams, and fluoride treatments (if applicable) to two per calendar year for remainder of 2020 and through 2021 without any impact to premium.
- Dental plan enhancements (effective 1/1/21) for groups with Maximum Rollover includes \$100 added to each members' Maximum Rollover Account. In addition, for the remainder of 2020, Guardian will remove the requirement to submit a claim in order to rollover funds. This enhancement will be implemented without any impact to premium.

This Rider is part of the Policy. Except as stated in this Rider, nothing contained in this Rider changes or affects any other terms of the Policy.

The Guardian Life Insurance Company of America



Michael Estep, Vice President