

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.

- All dental and vision cases that had active membership in May 2020 will receive fifty percent (50%) off their premium bill for the month of August 2020.
- Dental frequency limits on cleanings, exams, and fluoride treatments (if applicable) enhanced to two per calendar year for remainder of 2020 and through 2021 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