

09/01/2023

Cleveland Electric Laboratories

Guardian benefits available to you as an employee of Cleveland Electric Laboratories:







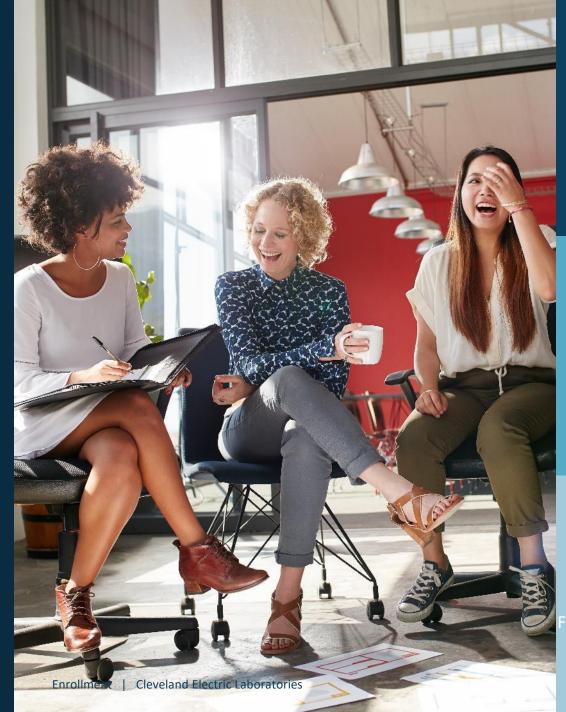


Vision

Life

Behind every <u>bright future</u> is a **Guardian**[™]

As one of the largest mutual insurance companies, we know what matters most: putting the needs of our customers first.



160+
years of experience
protecting
families with
insurance solutions

29

Serving 29 million customers*

250

ortune 250 company with a strong foundation

^{*} Guardian internal reporting, 2022

Savings and choice through our powerful network

Dental Insurance

[DentalGuard Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. If there is a discrepancy between this document and the Certificate/Group Policy issued by The Guardian Life Insurance Company of America, the Group Policy will govern. This policy provides dental insurance only. It does NOT provide basic hospital, basic medical or major medical insurance. Generic Policy Form #GP-1-DG2000, et al; GP-1-DEN-16; DG7-P. The state approved form is the governing document.

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Dental Insurance from Guardian can help protect your health

Quality Care, Choice, and Cost Savings

- Provides access to one of the nation's largest dental networks
- Can save you money if you use a Guardian in-network dentist
- Helps protect your health with quality preventive care
- Helps pay for more extensive and often unexpected expenses such as fillings, crowns, and root canals



Save with Guardian Dental Insurance

Cost of dental work with Guardian insurance using an in-network dentist vs. without Guardian dental insurance.

Average cost of a root canal, associated dental work, and a crown¹



Guardian makes it easy

- No ID cards needed
- Quick and easy claims payments
- Convenient payroll deduction
- Most plans cover 100% of preventive care costs

1For Illustrative purposes only. Covered benefits and benefit amounts may vary by employer-sponsored plan. See your plan for specific coverage amounts.



Your Guardian PPO Dental Plan

DentalGuard Preferred	In-Network	Out-of-Network
Plan Year Deductible:		
Individual	\$50	\$50
Family Limit	3 per family	3 per family
Waived for	Preventive	Preventive
Charges covered for you (co-insurance):		
Preventive Care (e.g. cleanings)	100%	100%
Basic Care (e.g. fillings)	90%	90%
Major Care (e.g. crowns, dentures)	60%	60%
Orthodontia	50%	50%
Annual Maximum Benefit	\$1,000	\$1,000
Lifetime Orthodontia Maximum	\$1,000	\$1,000
Dependent Age (Non-student/student)	To age 26	To age 26



What are my dental costs going to be?

Find out with a pre-treatment review

Follow the simple steps below:

- 1. Ask your dentist to submit the proposed dental treatment plan to Guardian or fax the treatment plan to 509-465-3404.
- We will review the treatment plan and create an estimate.
- 3. Estimate will be sent to you and your dentist.

A pre-treatment review is optional, however it's recommended if you are needing non-routine services.



Orthodontia treatment at home with byte®

Your dental plan covers at-home, cost effective invisible orthodontic aligners

- No office visits Impressions of your teeth taken at home and custom aligners delivered to your door
- Faster treatment time HyperByte® technology uses proven safe technology that reduces treatment time and discomfort*
- Treatment includes Premium teeth whitening and the Byte for Life guarantee^{TM**}

It's easy to sign up at: go.byte.com/ins/guardian

*https://www.byte.com/pages/hyperbyte. **https://www.byte.com/pages/guarantees. The Guardian Life Insurance Company does not own or operate byte®. Products and services are provided through a third party arrangement between Guardian and byte®. Guardian assumes no responsibility for non-Guardian products or services offered by byte.





Guardian Teledentistry*

Virtual dental visits when you need urgent care

Talk to a dentist without going into the office

- Get the help you need to determine if you have a serious condition that requires urgent dental treatment
- Can help address issues including a loose or lost crown, broken tooth, bleeding or swollen gums, pan or tooth sensitivity, and more
- Can provide prescription medication if needed

For more information or to make an appointment:

TeleDentistry.com/insurance-carriers/guardian or call 866-979-1116.

^{*}Teledentistry administrative services are provided by Teledentistry.com, a third-party dental services company. Guardian assumes no responsibility for non-Guardian services offered by TeleDentistry.com.

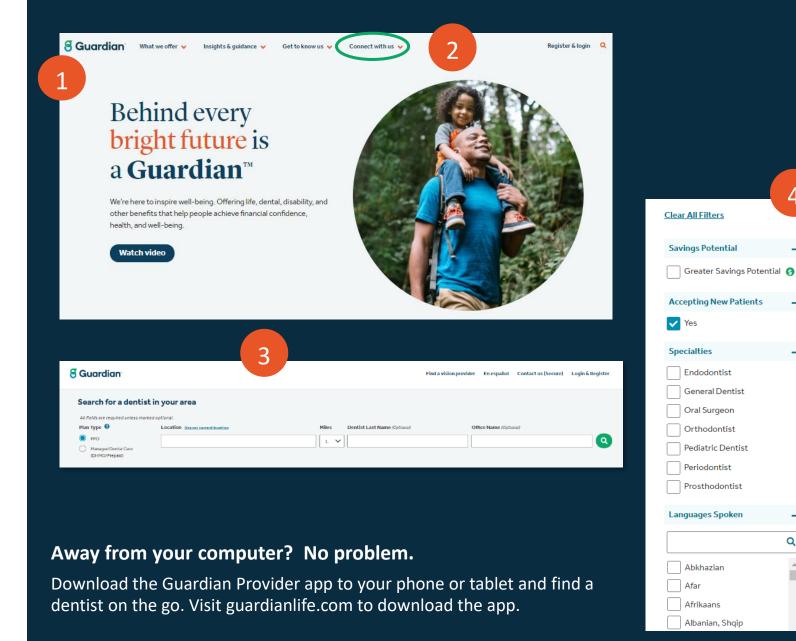




How to Find a Dental Provider

Smile. Finding a dentist in the Guardian network is easy.

- 1. Go to guardianlife.com
- 2. Click "Connect with us" and then "Find a Provider"
- 3. Search for a dentist in your area
 - Select the Plan Type
 - Enter your search parameters
- Customize your search by distance, specialty, and language spoken



Summary of Plan Limitations and Exclusions

• This policy provides dental insurance only. Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. Limitations apply to specific dental services. The plan doesn't pay for any service that doesn't meet professionally recognized standards of dental practice. This information doesn't constitute a contract and is a summary only. The Guardian plan documents are the final arbiter of coverage.



Large network offering convenience and choice

Vision Insurance

Guardian's Group Vision Insurance is underwritten and issued by The Guardian Life Insurance Company of America and is administered by Vision Service Plan . Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. If there is a discrepancy between this document and the Certificate/Group Policy issued by The Guardian Life Insurance Company of America, the Group Policy will govern. This policy provides vision care limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance. Generic Policy Form # GP-1-GVSN-19. The state approved form is the governing document. ©2022 Vision Service Plan. All rights reserved. VSP is a registered trademark of Vision Service Plan.

2022-139971 (Exp06-24)



Why do you need Vision insurance?

Keep an eye on your vision health and savings

Regular vision exams can detect major medical problems, such as¹:

- Glaucoma
- Diabetes
- High blood pressure
- Increased stroke risk
- Pays for services and eyesight correction that medical insurance plans don't typically cover
- Covers preventive care like routine eye wellness exams and retinal screenings
- Provides discounts on new eyeglasses, contact lenses, and corrective surgery like Lasik

¹ American Academy of Ophthalmology, 20 Surprising Health Problems an Eye Exam Can Catch, https://www.aao.org/eye-health/tips-prevention/surprising-health-conditions-eye-exam-detects, 2020.





It's easy with Guardian Vision insurance

Providing everyone in the family with quality eye care

For just a few dollars a month, you get affordable coverage that saves you time and money

- No ID cards needed
- Convenient payroll deductions
- A strong nationwide network of providers, including retail locations such as Costco, Walmart, and Visionworks



Your Guardian Vision Plan – VSP Choice Network

Covered Services:	In-Network	Out-of-Network
Office Visit Copay	\$10	Reimbursement up to \$39
Materials Copay	\$25	You pay based on a schedule – see your kit for details
Frames	80% of amount over \$130	Reimbursement up to \$46
Costco Frame Allowance	\$70	Not applicable
Elective Contact Lenses (In lieu of frames and lenses)	Amount over \$130	Reimbursement up to \$100
Contact Lenses (Medically Necessary* with prior approval)	\$0	Reimbursement up to \$210
Contact Lenses (Fitting and Evaluation)	Up to \$60	Not Applicable
Laser Correction Surgery Discount	Average 15% discount	Not applicable
Service Frequencies:		
Exams	Every calendar year	Every calendar year
Lenses	Every calendar year Every calendar year	
Frames	Every 2 calendar years	Every 2 calendar years



Eyeconic®

Exclusive online savings program for eyewear and contacts

- Easy-to-use, in-network online eyewear shopping experience
- Virtual try-on tool
- 20% off any additional eyewear purchases if you've already used your benefits
- No cost shipping and returns
- HSA and FSA accepted

Learn more at: eyeconic.com



VSP, Eyeconic, and eyeconic.com are registered trademarks of Vision Service Plan



How to use your Guardian vision and dental benefits

No ID Cards needed

Simply provide your Group ID number at your first office visit: 485204

Or, access your ID card online:

- Mobile App: Download Guardian's Provider and ID Card app to your phone or tablet
- Online: Go to guardianlife.com and select "Register & login". Log in to your Guardian account and access your ID card in the Forms and Materials section.



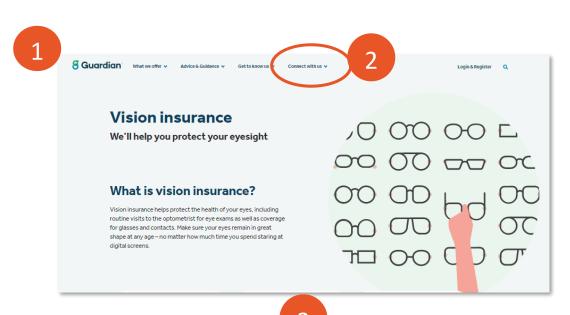
How to Find a Vision Provider

Finding a vision provider in the Guardian network is easy

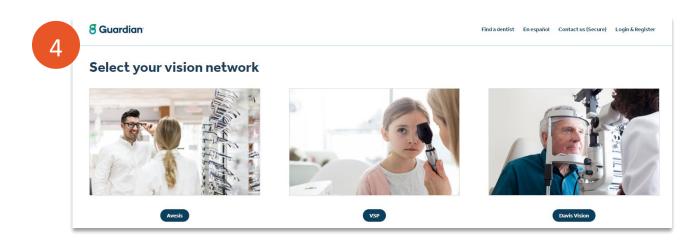
- 1. Go to guardianlife.com
- 2. Click "Connect with us" and then "Find a Provider" in the dropdown menu
- Choose the "Find A Vision Provider" tab
- 4. Select your vision network
 - Enter your search parameters
 - Follow the directions for a list of vision providers convenient to you

Away from your computer? No problem.

Download the Guardian Provider app for your phone or tablet and find a vision provider on the go. Visit guardianlife.com to download the app.



S Guardian Find a vision provider En español Contact us (Secure) Login & Regis



Enrollment | Cleveland Electric Laboratories

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Summary of Plan Limitations and Exclusions

- Coverage is limited to those charges that are necessary to prevent, diagnose and treat a vision condition.
- If the member purchases contact lenses they must wait two calendar years to purchase frames.
- · Members cannot bank unused allowance amounts for future use, they must use their allowance during the same office visit.
- The plan does not pay for:
 - Orthoptics or vision training and any associated supplemental testing.
 - Medical or surgical treatment of the eye
 - Eye examination or corrective eyewear required by an employer as a condition of employment
 - Lenses and frames furnished under this plan, which are lost or broken (except when services are otherwise available)
- The plan limits benefits for blended lenses, oversized lenses, photochromic lenses, coated or laminated lenses, a frame that exceeds plan allowance, cosmetic lenses, U-V protected lenses, and optional cosmetic processes
- Medically necessary contact lenses are covered only if needed: (1) after cataract surgery; (2) to correct extreme visual acuity problems that cannot be corrected with eyeglasses; (3) for certain conditions of Anisometropia; or (4) for Keratoconus
- The services, exclusions and limitations listed above do not constitute a contract and are a summary only.
- Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage]



Products and options – designed to promote accessibility and flexibility

Life Insurance

Guardian's Group Life Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. If there is a discrepancy between this document and the Certificate/Group Policy issued by The Guardian Life Insurance Company of America, the Group Policy will govern. Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting professional regarding your individual situation. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America®. ©Copyright 2022 The Guardian Life Insurance Company of America Generic Policy Form # GP-1-LIFE-15. The state approved form is the governing document. For NY, the Policy Form No. is GP-1-LIFE-12-NY. 2022-147635 [Exp 12/24]

S Guardian

Why do you need Life Insurance?

Smart, affordable protection for you and your family

- Provides a benefit to help pay expenses and provide financial protection for those who depend on you.
- Can cover things like mortgage, legal, medical fees, childcare, education, and outstanding debts.
- Three unique benefits only life insurance provides:
 - Paid directly to your beneficiaries
 - Generally, not subject to income taxes*
 - The value is not affected by market conditions
- Flexible coverage that you can update as your life changes.

^{*}Life insurance death benefit is generally not subject to income taxes.





How much Life Insurance protection do you need?

A general guideline is to have a policy equal to seven to ten times your annual salary*:



Guardian makes it easy!

- Simplified enrollment and affordable group coverage
- Convenient payroll deduction
- Available for spouse and children
- Take the coverage with you if you leave your current employer

^{*}This is Guardian's Rule of Thumb based on experience and may not apply universally to every individual and their unique set of circumstances.



Your Life Insurance options

	Employer-paid Basic Life	Voluntary Term Life	
Employee Benefit	Your employer provides Basic Term Life coverage for all full-time employees. See your kit for details.	\$10,000 increments to a max of \$150,000	
Spouse Benefit	N/A	\$5,000 increments to a max of \$30,000 not to exceed 100% of employee amount	
Child(ren) benefit (To age 26)	N/A	\$1,000 increments to a max of \$10,000 not to exceed 100% of employee amount	
Accidental Death and Dismemberment	Included	N/A	
Guarantee Issue* You are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period.	N/A	Employee: \$150,000 Spouse: \$30,000 Dependent children: \$10,000	
Age reduction Benefits are reduced by a certain percentage as you age	35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80	35% at age 65, 50% at age 70	
Portability	Included	Included	
Conversion Allows you to continue your coverage after your group plan is terminated.	Included	Included	

^{*}To apply for life insurance coverage above this amount, or if you have been previously declined for coverage, a brief application and a few health questions will be required.



Your Life Insurance Options

	Employer-paid Basic Life	Voluntary Term Life
WillPrep	Included	Included
Accelerated Life benefit: A lump sum benefit is paid to you if you are diagnosed with a terminal condition, as defined by the plan	Included	Included
Annual Election provision: Allows you to increase your existing life insurance amount during the annual enrollment period without medical underwriting. Dependents are not eligible for the Annual Election provision. Any increases to dependent coverage (Spouse and/or Child(ren)) do require Evidence of Insurability.	N/A	You may elect to increase your current coverage, up to \$50,000—not to exceed the guaranteed issue amount of \$150,000—without EOI

Here's an example of how it works...

During the annual enrollment period, you may elect to increase your current coverage by as much as \$50,000—not to exceed the guaranteed issue amount of \$150,000—without EOI.**

Elected coverage amount each year ***

Year 1 - \$70,000

Year 2 - \$80,000 (Elects an increase of \$10,000 at annual enrollment, no EOI required)

Year 3 - \$110,000 (Elects an increase of \$30,000 at annual enrollment, no EOI required)

Year 4 - \$160,000 (Elects an increase of \$50,000. EOI required because amount exceeds guarantee issue)

^{***}For illustrative purposes only.



^{*}Those who previously did not fully complete the Evidence of Insurability process or were declined coverage are not eligible.

^{**}To apply for life insurance coverage above this amount, or if you have been previously declined for coverage, a brief application and a few health questions will be required.

Summary of Plan Limitations and Exclusions

Life Insurance

- In order to be eligible for coverage: Employees must be legally working (a) in the United States or (b) outside the United States, for a U.S. based employer, in a country or region approved by Guardian.
- We pay no benefits if the insured's death is due to suicide within two years from the insured's original effective date. This two-year limitation also applies to any increase in benefit. This exclusion may vary according to state law.
- Employees must be working full-time on the effective date of coverage; otherwise, coverage becomes effective after the completion of the specific waiting period.
- Evidence of insurability is required for all late enrollees. Benefit increases may require underwriting.
- This proposal is subject to satisfactory financial evaluation.
- Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage.

Accidental Death & Dismemberment Insurance

We pay no Accidental Death and Dismemberment benefits for an insured where death or dismemberment occurs:

- As the result of a disease or a bodily infirmity.
- By declared or undeclared war or act of war or armed aggression, or while a member of any armed force. May vary by state.
- Through willful self-injury.
- While driving a motor vehicle unlicensed, or with a license that has been revoked, suspended or expired for more than 90 days.
- While legally intoxicated
- While participating in civil disorder or committing a felony.
- Traveling on any type of aircraft while having any duties on that aircraft.
- While voluntarily using a non-prescription controlled substance.



Service and support – there when you need us

Disability Insurance

Guardian's Group Disability Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. If there is a discrepancy between this document and the Certificate/Group Policy issued by The Guardian Life Insurance Company of America, the Group Policy will govern. This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance. Guardian, its subsidiaries, agents and employees expressly disclaim any responsibility for and do not maintain, control, recommend, or endorse third-party sites, organizations, products, or services and make no representation as to the completeness, suitability, or quality thereof. Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting professional regarding your individual situation. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America. Generic Policy Form No. GP-1-LTD-15; GP-1-STD-15. The state approved form is the governing document.

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Your Disability Insurance option

Employer-paid Long Term Disability

Coverage Amount	60% of salary to a maximum \$6,000/month
Maximum Payment Period	Social Security retirement age
Accident Benefits Begin	Day 181
Illness Benefits Begin	Day 181
Pre-existing conditions	3 months look back, 12 months after; exclusion



Summary of Plan Limitations and Exclusions

Long Term Disability Insurance

- We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse.
- We do not pay benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces); or committing a felony or taking part in any riot or other civil disorder; or intentionally injuring themselves or attempting suicide while sane or insane; or for the voluntary use of any poison, chemical, prescription or non-prescription drug or controlled substance unless it has been prescribed by a doctor and is used as prescribed.
- We do not pay benefits due solely to the risk of relapse; during any period in which a covered person is confined to a correctional facility; an employee is not under the care of a doctor; an employee is receiving treatment outside of the U.S. or Canada; or the employee's loss of earnings is not solely due to disability.
- During the exclusion/limitation period, this disability plan does not pay charges relating to a pre-existing condition. A pre-existing condition includes any condition for which an employee, in a specified period of time prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs. If this plan is transferred from another insurance carrier, the time an insured is covered under that plan will count toward satisfying Guardian's pre-existing condition exclusion/limitation period. Please refer to the plan details for specific time periods.
- In order to be eligible for coverage; employees must be legally working (a) in the United States or (b) outside the United States, for a U.S. based employer in a country or region approved by Guardian.
- This policy provides disability income insurance only. It does not provide "basic hospital," "basic medical," or "major medical" insurance as defined by the New York State Insurance Department.
- Evidence of insurability is required for all late enrollees.
- This proposal is subject to satisfactory financial evaluation.
- Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage.



High-quality options you will appreciate

Guardian Value Added Services

Material discussed is meant for general informational purposes only. Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation.

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2023-153381 (Exp. 4/25)

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Employee Assistance Program (EAP)

Your employee assistance program, provided by Uprise Health, gives you access to online and coach-guided resources for resilience, stress, and mental fitness.



Health

- Healthy living
- Stress management
- Mental health
- Diet and fitness
- Overall wellness
- COVID-19 resources



Family

- Parenting support
- Adoption assistance
- Child and elder care
- Learning programs
- Special needs help
- Senior housing options



Financial

- Legal issues
- Will preparation
- Taxes and debt
- ID Theft services
- Financial planning tools and assistance

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Retirement planning

The Employee Assistance Program is a suite of services solely created and offered by Integrated Behavioral Health, Inc. (IBH), doing business as Uprise Health. Guardian is not responsible or liable for care or advice given by any provider or any service offering within the Employee Assistance Program. This information is for information is for informational purposes only. It is not a contract. Only the plan service agreement can provide the actual terms, services, limitations and exclusions. Guardian and IBH reserve the right to discontinue the Employee Assistance Program at any time without notice. Legal services provided through the Employee Assistance Program will not be provided in connection with or preparation for any action against Guardian, IBH, or your employer. The Employee Assistance Program, or any individual service offering within the Program, is not an insurance benefit and may not be available in all states. The separate and distinct group insurance coverages are underwritten and issued by The Guardian Life Insurance Company of America. ©Copyright 2023 The Guardian Life Insurance Company of America.



Employee Assistance Program (EAP)

Provides guidance on personal, financial, and legal matters – plus helpful workplace tools

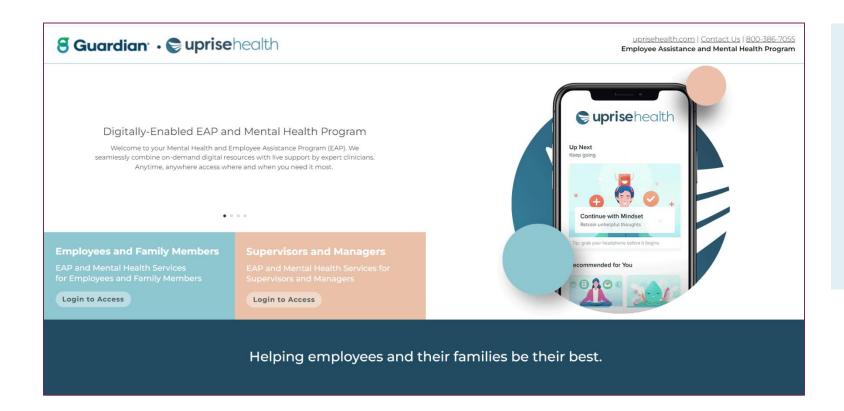
Program Highlights

- **Face-to-Face Counseling** up to 3 in-person or virtual sessions per employee/ household member per issue, per year.
- Online Coaching learn, develop, and practice new skills to improve mental fitness. Includes a well-being check, online modules selected specifically for you, and up to 3 coaching sessions.
- Work-Life Services resources to help balance all your responsibilities with family, caregiving, health and wellness, emotional well-being, and daily living.
- **Legal Services** unlimited telephonic support and free initial 30-minute attorney consultation (can be used for estate planning/will preparation), 25% discount on attorney services, online self-service legal documents, and extensive law library.
- **Financial Services** unlimited telephonic support for financial problems or needs, 30 days access with a personal money coach, extensive online financial library and calculators.
- COVID-19 Resources online support and resources.



Connect to an EAP counselor for free support services

Support and guidance how and when you need it



Employee Assistance Program

Phone: 1-800-386-7055Available 24 hours a day, 7 days a week*

Web: worklife.uprisehealth.com
Access code: worklife

*Regular office hours: Monday-Friday 9am-8pm EST.

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Will Preparation Services

Access to legal and estate planning professionals, online planning documents, and a resource library

Services include:

- Phone consultations with estate planners
 - Up to 3 consultations
- Estate planning documents
- Discounted estate planning packages*
 - \$100 attorney assisted Will package
 - \$179 couples Will package
 - \$649 individual Trust package
 - \$999 couples Trust package
- Resource library

Assistance with issues related to:

- Advanced health care directives
- Estate taxes
- Executors & probate
- Financial power of attorney
- Guardianship and conservatorship
- Healthcare power of attorney
- Living Wills & Trusts
- Wills



Will Prep Services are provided by Uprise Health, and its contractors. The Guardian Life Insurance Company of America (Guardian) does not provide any part of WillPrep Services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the Administration Agreement can provide the actual terms, services, limitations and exclusions. Guardian and Uprise Health reserve the right to discontinue the WillPrep Services at any time without notice. Legal services will not be provided in connection with or preparation for any action against Guardian, Uprise Health, or your employer. Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation.



^{*}Package cost paid by the employee

How to Register on Guardian Anytime

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How to register for and access your benefits on Guardian Anytime

- Go to guardianlife.com and click on "Register & login"
- Choose "Register" and select "Guardian Anytime"
- 3. Select "employee" for yourself or "child, spouse or partner" for your dependents
- 4. Complete the Self Registration process, click **Submit**, and you're done.





Services available to you on Guardian Anytime

- Find a provider and estimate costs
- Check claim status and receive emails when claims are paid
- View, download and print materials:
- Benefit summaries
- Forms
- Certificate booklets
- Member ID cards
- Provider directories

For assistance, contact Guardian's Customer Response Unit

Helpline (800) 627-4200 Monday - Friday, 8:00am – 8:00 pm EST Refer to your plan number: 485204



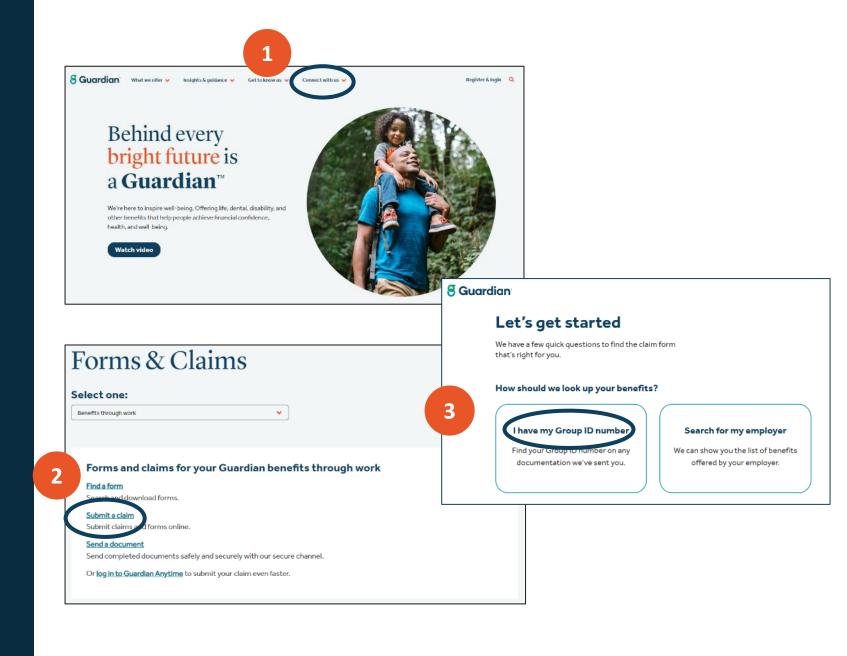
How to File a Claim

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How to File a Claim

- 1. Go to guardianlife.com and click "Connect with us" and select "Forms & Claims" from the drop down menu
- 2. On the "Forms & Claims" page, select "Benefits through work" and choose "Submit a claim"
- 3. Select "I have my Group ID number" and enter your Group ID 485204 and click on the appropriate product
- 4. Follow instructions to submit claim to Guardian





Thank you