

## Life and AD&D Insurance

Handling a Life insurance claim takes a special touch. All of our Life benefits employees complete annual grief training helping them to empathize with beneficiaries and recognize when they need special attention. And we're focused on settling claims quickly: Our median calculation turnaround time in 2021 was 2 days for clean claims and 4 days for all claims (internal company data as of January 2022).

### Covered Members

A regular employee of the Employer working 40 or more hours per week.

	Basic
<b>Benefit Schedule</b>	Flat \$10,000
<b>Guarantee Issue</b>	Full Benefit
<b>AD&amp;D Benefit</b>	Matches Life Benefit
<b>Age Reduction Schedule</b>	To 65% at age 70 To 50% at age 75
<b>Employer Contribution</b>	100%
<b>Minimum Participation</b>	100%

### Life Highlights

	Basic
<b>Waiver of Premium</b>	Eligible to age 60 Waived to SSNRA Age reductions apply
<b>Conversion</b>	Included
<b>Portability</b>	Included
<b>Continuity of Coverage</b>	Included
<b>Repatriation Benefit</b>	Included
<b>Travel Assistance</b>	Included
<b>Life Services Toolkit</b>	Included

## AD&D Highlights

	Basic
<b>Loss of life</b>	100% (including disappearance and exposure)
<b>Loss of one hand or one foot</b>	50%
<b>Loss of sight of one eye</b>	50%
<b>Loss of speech</b>	50%
<b>Loss of hearing in both ears</b>	50%
<b>Any combination of the above losses</b>	100%
<b>Loss of thumb and index finger of same hand</b>	25%
<b>Quadriplegia</b>	100%
<b>Triplegia</b>	75%
<b>Paraplegia</b>	75%
<b>Hemiplegia</b>	50%
<b>Uniplegia</b>	25%
<b>Seat Belt Benefit</b>	10% of AD&D benefit payable up to \$10,000
<b>Air Bag Benefit</b>	5% of AD&D benefit payable up to \$5,000
<b>Helmet Benefit</b>	10% of AD&D benefit payable up to \$5,000
<b>Family Benefits Package</b>	Included
<b>Portability</b>	Included

## Additional Plan Design Details

- An Accelerated Death Benefit is included. Terminally ill members may withdraw up to 80% of their Life benefit to a maximum of \$500,000 (when Basic Life and any Additional Life are combined).
- If Life is sold with Standard's LTD, then the LTD claim will initiate a claim for Standard's Life Waiver of Premium.
- Portability experience will be included in the claims experience for this plan.
- The Family Benefits Package includes:
  - The Higher Education Benefit reimburses tuition expenses up to \$5,000 per child per year towards a 4-year college education for the deceased's children - not to exceed a cumulative total of \$20,000 or 25% of the AD&D benefit per child, whichever is less.
  - Career Adjustment Benefit reimburses tuition expenses up to \$5,000 per year to help a spouse to return to the workforce after the death of their spouse - not to exceed the cumulative total of \$10,000 or 25% of the AD&D benefit, whichever is less.
  - Child Care Benefit reimburses a family's child care expenses up to \$5,000 per year - not to exceed \$10,000 or 25% of the AD&D benefit, whichever is less.
- The Helmet Benefit pays a benefit for a loss of life due to an accident that occurs when riding a bicycle or a motorcycle and wearing a helmet.
- A hand and/or foot that is lost and later surgically reattached will still be considered a loss.
- Travel Assistance is included and provides assistance with pre-trip planning, medical assistance services, emergency transportation services, travel and technical assistance services and legal referral.
- The Life Services Toolkit is included and helps beneficiaries cope with grief and loss, get answers to legal questions, plan a memorial or a funeral, and address financial concerns. Additionally, all covered employees will have access to online will preparation and other estate planning documents as well as articles to help deal with identity theft, improve wellness and more.
- The AD&D Occupational Assistance service is included and provides access to a Workplace Possibilities (SM) Consultant who helps those with a specified accidental dismemberment return to productive work and life.