

## Additional Life & AD&D Insurance

### Covered Members

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

	Employee	Spouse	Child
<b>Benefit Schedule</b>	Increments of \$10,000	Increments of \$5,000	Increments of \$2,000
<b>Maximum Benefit</b>	\$500,000	\$250,000	\$10,000
<b>Minimum Benefit</b>	\$10,000	\$5,000	\$2,000
<b>Guarantee Issue</b>	\$60,000	\$15,000	Full Benefit
<b>AD&amp;D Benefit</b>	Matches Life Benefit	Matches Life Benefit	Matches Life Benefit
<b>Age Reduction Schedule</b>	To 65% at age 70 To 50% at age 75	To 65% at age 70 To 50% at age 75	None
<b>Employer Contribution</b>	0%	0%	0%
<b>Minimum Participation</b>	Greater of 19% or 10 lives	40%	20%

### Life Highlights

	Employee	Spouse	Child
<b>Waiver of Premium</b>	Eligible to age 60 Waived to SSNRA Age reductions apply	Not Included	Not Included
<b>Conversion</b>	Included	Included	Included
<b>Portability</b>	Included	Included	Included
<b>Continuity of Coverage</b>	Included	Included	Included

### AD&D Highlights

	Employee	Spouse	Child
<b>Loss of life</b>	100% (including disappearance and exposure)	100% (including disappearance and exposure)	100% (including disappearance and exposure)
<b>Loss of one hand or one foot</b>	50%	50%	50%
<b>Loss of sight of one eye</b>	50%	50%	50%
<b>Loss of speech</b>	50%	50%	50%
<b>Loss of hearing in both ears</b>	50%	50%	50%
<b>Any combination of the above losses</b>	100%	100%	100%
<b>Loss of thumb and index finger of same hand</b>	25%	25%	25%

## AD&D Highlights (continued)

	Employee	Spouse	Child
<b>Quadriplegia</b>	100%	100%	100%
<b>Triplegia</b>	75%	75%	75%
<b>Paraplegia</b>	75%	75%	75%
<b>Hemiplegia</b>	50%	50%	50%
<b>Uniplegia</b>	25%	25%	25%
<b>Seat Belt Benefit</b>	Included	Included	Included
<b>Air Bag Benefit</b>	Included	Included	Included
<b>Helmet Benefit</b>	Included	Included	Included
<b>Portability</b>	Included	Included	Included

## Additional Plan Design Details

- On the policy effective date, all members (enrolled or eligible) may increase their benefit amount up to the guarantee issue amount without providing evidence of insurability. This group must reach 10 lives in order to qualify for Voluntary Life.
- On the policy effective date, all members (enrolled or eligible) may increase their spouse's benefit amount up to the guarantee issue amount without providing evidence of insurability.
- No evidence of insurability is required for child coverage.
- 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).
- An Accelerated Benefit is not available for dependents.
- Portability experience will be included in the claims experience for this plan.
- Life insurance for dependents continues automatically, without premium payment, for five months after the death of the insured member.
- Dependents coverage includes child(ren) from live birth through age 25. The first eligible newborn child is automatically covered at the minimum benefit amount for up to 31 days. After the first child is enrolled, subsequent children will be automatically covered at the elected child benefit amount.
- A hand and/or foot that is lost and later surgically reattached will still be considered a loss.
- The benefit amounts under the current plan are carried forward to this plan.