



### BASIC LIFE

<b>Benefit</b>	\$30,000
<b>Guaranteed Issue Amount</b>	\$30,000
<b>Age Reduction</b>	• N/A
<b>Waiver of Premium Provision</b>	Total disability must occur prior to age 60; insurance ends when the employee ceases to be totally disabled; fails to provide proof of disability; attains age 65; or attains his or her retirement date. <b>Elimination Period:</b> 6 Months
<b>Accelerated Death Benefit</b>	Maximum benefit 75%; included for life insurance amounts of at least \$10,000
<b>Continuation of Insurance</b>	Available during total disability
<b>Conversion</b>	Included
<b>Employee Contribution</b>	0% (non-contributory)
<b>Minimum Participation</b>	Ten (10) Employees or 100%, whichever is greater.
<b>Rate Guarantee</b>	3 years
<b>Spouse Life Benefit</b>	\$5,000
<b>Domestic Partner</b>	Included
<b>Child Life Benefit</b>	<ul style="list-style-type: none"><li>• \$1,500 (Live Birth—14 days)</li><li>• \$1,500 (15 days but under 6 months)</li><li>• \$2,000 (6 months—age 26)</li></ul>

### ACCIDENTAL DEATH & DISMEMBERMENT<sup>(1)</sup>

<b>Benefit</b>	\$30,000
<b>Age Reductions</b>	• N/A
<b>Coverage Type</b>	24 Hour
<b>Loss of Life</b>	100%
<b>Seatbelt / Airbag</b>	10% / \$10,000
<b>ENHANCED BENEFITS</b>	
<b>Loss of:</b> both hands or both feet / loss of sight in both eyes / loss of one hand and sight in one eye	100%
<b>Loss of one of the following:</b> arm / hand / leg / foot or sight in one eye	50%
<b>Quadriplegia</b>	100%
<b>Paraplegia / Hemiplegia / Triplegia</b>	50%
<b>Uniplegia</b>	25%
<b>Loss of:</b> speech / hearing	50%
<b>Loss of:</b> thumb and index finger same hand	25%
<b>Coma</b>	3% / \$5,000 (lesser of)
<b>Common Carrier Hazard</b>	10%
<b>Repatriation</b>	10% / \$5,000 Covered Expenses (lesser of)
<b>Spouse Training</b>	5% / \$5,000 (lesser of)
<b>Qualified Child Education</b>	3% / \$2,500 (lesser of)
<b>Childcare Expense</b>	3% / \$5,000 (lesser of)

(1) All benefits combined will be limited to no more than 150% of the benefit amount shown above.

**NOTE:** This is not a policy and the descriptions of the policy(ies) are in summary form. If a discrepancy exists, the policy(ies) will control in all instances. For a complete description of benefits, exclusions, limitations, reduction of benefits, and/or terms under which the policy(ies) may be continued in force or discontinued, please refer to the policy(ies).