

Region 4

GROUP LIFE INSURANCE OVERVIEW

PLAN HIGHLIGHTS

Employee Basic Life Benefit: 1 times salary to a maximum of \$200,000 Employer paid
Basic AD&D: Same as Life Benefit

Dependent Life:

Plan A: Spouse \$5,000 / Child to age 23 \$1000 (age 14 days to 6 months \$250) - \$0.98 per month
Plan B: Spouse \$10,000 / Child to age 23 \$2000 (age 14 days to 6 months \$500)- \$1.98 per month

Employee Optional Term Life: Increments of \$15,000 up to a maximum of \$75,000 (\$1.80/ \$15K)

Employee Supplemental Term Life: Increments of \$10,000 to a maximum of \$80,000 (Age Banded Rates)

Spouse Supplemental Term Life: Spouse: Increments of \$10,000 to a maximum of \$40,000 (Age Banded Rates)
(spouse coverage cannot exceed 50% of employee coverage)

Child(ren) Supplemental Term Life: \$10,000; \$5000 or \$2500 (age 14 days to 6 months \$500) (Rates on website)

Voluntary AD&D insurance Increments of \$25,000 to a maximum of \$350,000

(Includes spouse and child at no additional cost – A spouse is covered in amounts up to 50% of the employee’s election amount or up to 60%, if the employee has no dependent children. Child(ren) are covered at 15% of the employee’s election amount or 20%, if the employee is a single parent.)

Air Bag
Accelerated Benefit
Global Travel Assistance
Conversion privilege

DEFINITIONS

Life Benefit: The policy will provide a death benefit payable to your named beneficiary in the event of your death.

Accidental Death & Dismemberment (AD&D): A benefit will be paid in the event of death or bodily injury from accidental means, which results in loss of life, sight, or limb within 365 days of the date of injury. The following percentages of insurance coverage will be paid on the date of such loss:

Life.....	100%
Sight of one Eye.....	50%
One Limb.....	50%
More than one loss from any one accident.....	100%

Additional AD&D Benefits: The following benefits are also included in your AD&D insurance:

- *Seat Belt* – 25% of the AD&D benefit up to \$25,000, if death occurs in an automobile accident while wearing a seat belt.

- ***Air Bag*** – 10% of the AD&D benefit up to \$5,000, if Seat Belt benefit is paid, and if an air bag was also in place and inflated on impact.

Accelerated Benefit: If Sun Life receives satisfactory proof that an employee is terminally ill, up to 75% of the Life Insurance may be payable while still living.

Global Travel Assistance: Medical and personal emergency assistance is available to employees and their dependents traveling 100 or more miles away from home. Should an employee or family member become ill, have an accident or need other assistance, with one simple phone call he or she can access proper medical anywhere in the world.

This is not a contract. This is an outline of benefits only. If there is any conflict between the terms of this outline of benefits and the contract, the terms of the contract will prevail.