

BASIC LIFE

Benefit	1x Base Annual Compensation rounded up to next \$1000
Minimum	\$10,000
Maximum	\$300,000
Guaranteed Issue Amount	\$300,000
Age Reduction	<ul style="list-style-type: none"> • Age 65 reduces to 65% • Age 70 reduces to 50%
Waiver of Premium Provision	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. Elimination Period: 6 Months
Accelerated Death Benefit	Maximum benefit 75%; included for life insurance amounts of at least \$10,000
Continuation of Insurance	Available during total disability
Conversion	Included
Portability	Included
Employee Contribution	0% (non-contributory)
Minimum Participation	Ten (10) Employees or 100%, whichever is greater.
Rate Guarantee	2 years
Spouse Life Benefit	\$5,000
Domestic Partner	Included
Child Life Benefit	<ul style="list-style-type: none"> • \$2,500 (Live Birth—14 days) • \$2,500 (15 days but under 6 months) • \$2,500 (6 months—age 26)

ACCIDENTAL DEATH & DISMEMBERMENT⁽¹⁾

Benefit	1x Base Annual Compensation rounded up to next \$1000
Minimum	\$10,000
Maximum	\$300,000
Age Reductions	<ul style="list-style-type: none"> • Age 65 reduces to 65% • Age 70 reduces to 50%
Coverage Type	24 Hour
Loss of Life	100%
Seatbelt / Airbag	10% / \$10,000

ENHANCED BENEFITS

Loss of: both hands or both feet / loss of sight in both eyes / loss of one hand and sight in one eye	100%
Loss of one of the following: arm / hand / leg / foot or sight in one eye	50%
Quadriplegia	100%
Paraplegia / Hemiplegia / Triplegia	50%
Uniplegia	25%
Loss of: speech / hearing	50%
Loss of: thumb and index finger same hand	25%
Coma	3% / \$5,000 (lesser of)
Common Carrier Hazard	10%
Repatriation	10% / \$5,000 Covered Expenses (lesser of)
Spouse Training	5% / \$5,000 (lesser of)
Qualified Child Education	3% / \$2,500 (lesser of)
Childcare Expense	3% / \$5,000 (lesser of)

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