

Plan Highlights

Group Supplemental and Dependent Life Insurance



Etrailer

ELIGIBILITY

As defined by the Employer.

Dependents: You must be insured for your Dependents to be covered.

Dependents are:

- ▶ Your legal spouse who is not legally separated or divorced from you;
- ▶ Your unmarried financially dependent children birth to 26 years;
- ▶ A person may not have coverage as both an Employee and Dependent;
- ▶ Only one insured spouse may cover dependent children;

BENEFIT AMOUNT

Supplemental Life: Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments.

Spouse: Choose from a minimum of \$5,000, a maximum of \$150,000 in \$5,000 increments, not to exceed 50% of employee amount.

Child(ren): Birth to age 26 years: \$1,000 to \$10,000 in increments of \$1,000.

GUARANTEED ISSUE

Initial eligibility period only

Employee:

Under age 60: \$150,000

Age 60 but less than age 70: \$150,000

Age 70 and over: none

Spouse:

Under age 60: \$50,000

Age 60 but less than age 70: \$50,000

Age 70 and over: none

Child(ren): All benefit election amounts are guaranteed issue

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

BENEFIT REDUCTION DUE TO AGE

| <u>Age</u> | <u>Original Benefit Reduced to</u> |
|------------|------------------------------------|
| 65 | 65% |
| 70 | 50% |

FEATURES

- ▶ Living Benefit
- ▶ Conversion Privilege
- ▶ FMLA/MSLA Extension
- ▶ Portability
- ▶ Waiver of Premium

Plan Highlights

Voluntary Group Accidental Death & Dismemberment Insurance



Etrailer

ELIGIBILITY

As defined by the Employer.

Dependents: You must be insured for your Dependents to be covered.

Dependents are:

- ▶ Your legal spouse who is not legally separated or divorced from you
- ▶ Your unmarried financially dependent children birth to 26 years
- ▶ A person may not have coverage as both an Employee and Dependent.
- ▶ Only one insured spouse may cover dependent children.

BENEFIT AMOUNT

Employee: Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments.

Spouse: Choose from a minimum of \$5,000, a maximum of \$150,000 in \$5,000 increments, not to exceed 50% of employee amount

Child(ren): Birth to age 26 years: \$1,000 to \$10,000 in increments of \$1,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

AD&D SCHEDULE

| For Accidental Loss of | Amount Payable |
|-------------------------------------|----------------|
| Life | 100% |
| Two or More Members* | 100% |
| Speech and Hearing | 100% |
| One Member* | 50% |
| Speech or Hearing | 50% |
| Thumb and Index Finger of Same Hand | 25% |

* "Member" refers to a hand, foot or eye

FEATURES

- ▶ Conversion Privilege
- ▶ Exposure and Disappearance
- ▶ Seat Belt and Air Bag Benefit
- ▶ Total Loss of Use Benefit

VALUE-ADDED SERVICES

- ▶ Travel Assistance Services