

Life and AD&D



- **Flat Plans:** Equal insurance for all employees.
- **By Class:** Benefits are based on specific employee Classes (e.g., Owners, Managers, Salary, Hourly).
- **Multiple of Earnings Plans:** Insurance based on a multiple of annual earnings. Options for varying levels by occupation, salary, or service length. Voluntary plans available.

Plan Design Features	
Group Term Life	<ul style="list-style-type: none"> • Guarantee issue* <ul style="list-style-type: none"> ○ 2 – 9 enrolled: \$50,000 ○ 10 or more enrolled: \$100,000 • Employees covered as a group with no underwriting for health conditions up to guarantee issue limits • Eligibility is based on employment and continues as long as the employee meets eligibility terms of the policy • If an employee does not contribute, 100% participation required • If an employee does contribute, 75% participation is required, and the employer must contribute a minimum of 50% of the premium • Additional Features: <ul style="list-style-type: none"> ○ Conversion ○ Accelerated Death Benefit provision included ○ Waiver of premium ○ Schedule of benefits age reduction options
Supplemental Life	<ul style="list-style-type: none"> • Guarantee issue* <ul style="list-style-type: none"> ○ 5 – 9 enrolled: \$50,000 (Spouse: \$25,000) ○ 10 or more enrolled: \$100,000 (Spouse: \$25,000) • Available in conjunction with Group Term Life and requires either a minimum of 5 enrolled OR 25% participation, whichever is greater • Contributions collected through payroll deduction • Portability option available • Accelerated Death Benefit Provision included
Voluntary Life	<ul style="list-style-type: none"> • Guarantee issue* <ul style="list-style-type: none"> ○ 5 – 9 enrolled: \$50,000 (Spouse: \$25,000) ○ 10 or more enrolled: \$100,000 (Spouse: \$25,000) • Available as a stand-alone benefit without Group Term Life and requires a minimum of 5 enrolled employees OR 25% participation, whichever is greater • Employee pays more than 50% of the premium • Contributions collected through payroll deduction • Portability option available • Accelerated Death Benefit Provision included
Dependent Life	<ul style="list-style-type: none"> • Available in conjunction with Group Term Life, Supplemental Life, and Voluntary Life • Adds coverage for employee's spouse and children ages 14 days to age 19 (or 25 if full-time student) • Accelerated Death Benefit Provision included
Accidental Death & Dismemberment (AD&D)	<ul style="list-style-type: none"> • Available in conjunction with Group Term Life, Supplemental Life and Voluntary Life • Provides additional benefits for accidental death or certain severe accidental injuries • Includes Seatbelt Benefit • Additional Benefit Features available

Please note that not all combinations and benefits may be available in all states and/or market-segments. *Reduced Guarantee Issue amount for members 70+ years old at the time of enrollment