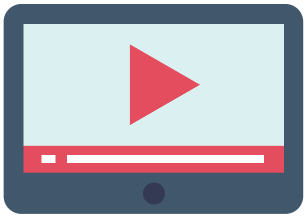
Life and AD&D Insurance

Life and Accidental Death and Dismemberment (AD&D) insurance is important to your financial security, especially if others depend on you for support or vice versa.

With Life insurance, you or your beneficiary(ies) can use the coverage to pay off debts such as credit cards, loans, and bills. AD&D coverage provides specific benefits if an accident causes bodily harm or loss (e.g., the loss of a hand, foot, or eye). If death occurs from an accident, 100% of the AD&D benefit would be paid to you or your beneficiary(ies).



Watch and learn more!

Basic Term Life and AD&D

Basic Term Life and AD&D insurance are provided at no cost to you. **You are automatically covered at $10,000 for each benefit.**

Supplemental Term Life

If you need more coverage than Basic Term Life and AD&D, you may buy Supplemental Term Life for yourself and your dependent(s). If you do not elect Supplemental Term Life insurance when first eligible, or if you want to increase your benefit amount at a later date, you may need to show proof of good health.

Designating a Beneficiary

A beneficiary is the person or entity you elect to receive the death benefits of your Life and AD&D insurance policies. You can name more than one beneficiary, and you can change beneficiaries at anytime. If you name more than one beneficiary, you must identify how much each beneficiary will receive (e.g., 50% or 25%). The total must add up to 100%.

Life and AD&D Insurance

Supplemental AD&D

Supplemental AD&D coverage is separate and apart from your Basic and Supplemental Term Life insurance coverage. It provides benefits beyond your disability or life insurance for covered losses that are the result of an accidental injury or loss of life. The full amount of AD&D coverage you select is called the Full Amount and is equal to the benefit payable for the loss of life. Benefits for other losses — such as loss of sight, speech or hearing; coma; or paralysis — are payable as a predetermined percentage of the full amount.

Supplemental AD&D Coverage Amounts

Your Supplemental AD&D amount is equal to your Supplemental Term Life amount. You can also cover your dependent spouse and child(ren). Dependent coverage amounts will be equal to their Dependent Term Life coverage amounts.

Supplemental Coverage Highlights

- **Portable** – keep your supplemental coverage if you leave your current employer
- **Convertible** – convert your group term life insurance benefits to an individual whole life policy if your coverage ends
- **Accelerated Benefits Option** – get up to 80% of your life insurance benefit if you (or your spouse) are terminally ill and have less than 24 months to live. Note: this benefit is not the same as long term care insurance.

Some limitations and exclusions apply, so see the plan documents for details.

VOLUNTARY LIFE COVERAGE AMOUNT	
Employee	• Increments of $10,000 up to $500,000 • New Hire Guaranteed Issue $250,000
Spouse	• Increments of $5,000 up to $250,000 not to exceed 100% of Employee's election • New Hire Guaranteed Issue $50,000
Child(ren)	• $10,000 not to exceed 100% of Employee's election • New Hire Guaranteed Issue $10,000

Voluntary Life Rates per $10,000	
Age	Employee/Spouse[1]
<25	$0.30
25-29	$0.30
30-34	$0.40
35-39	$0.70
40-44	$1.00
45-49	$1.60
50-54	$2.40
55-59	$3.70
60-64	$5.50
65-69	$9.30
70-74	$16.50
75+	$33.70
Child(ren)	
To age 26	$1.75

[1] Spouse rate is based on employee's age.

VOLUNTARY AD&D COVERAGE AMOUNT	
Employee	• Increments of $10,000 up to $500,000 • Guaranteed Issue $500,000
Spouse	• Increments of $5,000 up to $250,000 not to exceed 100% of Employee's election • Guaranteed Issue $250,000
Child(ren)	• $10,000 not to exceed 100% of Employee's election • Guaranteed Issue $10,000