

## Life/AD&D

The amount of life insurance, based on a fixed amount, will be paid to the employee's beneficiary in the event of his or her death while insured. The amount of employee life insurance reduces at age 65, 70, and 75.

Fixed Benefit	Life Benefit	AD&D Benefit
Coverage amount is the same for all employees	\$10,000	\$10,000

### ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

If an employee suffers a loss due to an accident and the loss occurs within 3 months of the accident, benefits will be paid according to the scheduled amounts. Accidental Death & Dismemberment benefits will not be paid for suicide, intentionally self-inflicted injury, infection (except for infections resulting from an accidental cut or wound), disease, war or any act of war.

### PREMIUM WAIVER

A Premium Waiver benefit for non-retired employees under age 60 is included. The employee life benefit ends at age 65 and is not applicable to AD&D.

### LIVING BENEFIT PROVISION

In the event of terminal illness, employees under age 70 may elect payment of up to 50% of the life benefit, but not more than \$100,000 or less than \$5,000. The life benefit is reduced by the amount of the payment.

### UNDERWRITING

Subject to state laws, evidence of insurability is required for all employees of firms with fewer than 15 enrollees requesting Life/AD&D coverage in excess of \$20,000; firms of 15-49; in excess of \$50,000; firms of 50+, \$100,000.