

Plan Design Summary

Life Insurance	
Coverage	100% of your annual earnings
Non-Evidence Maximum	\$325,000
Overall Maximum	\$500,000
Reduction	Benefit reduces by 50% at age 65
Termination	Terminates at age 70 or earlier retirement

Long Term Disability	
Coverage	66.67% of the first \$2,250 of monthly earnings, plus 50% of the next \$3,500 plus 44% of the remaining
Elimination Period	120 Days
Non-Evidence Maximum	\$5,000
Overall Maximum	\$5,000
Definition of Disability	2 year own occupation, any thereafter
Termination	Age 65

Optional Life Insurance	
Employee	Units of \$10,000 up to a maximum of \$500,000 (or \$1,000,000 combined with basic life)
Spouse	Units of \$10,000 up to a maximum of \$500,000 (or \$1,000,000 combined with basic life)
Dependent Child	Units of \$5,000 up to a maximum of \$25,000

Optional AD&D	
Employee	Units of \$10,000 up to a maximum of \$500,000
Spouse	Units of \$10,000 up to a maximum of \$500,000
Dependent Child	Units of \$5,000 up to a maximum of \$50,000

Optional Critical Illness	
Employee	Units of \$5,000 up to a maximum of \$100,000
Spouse	Units of \$5,000 up to a maximum of \$100,000
Dependent Child	Units of \$5,000 up to a maximum of \$5,000