

Summary Plan Description

LIFE INSURANCE

Eligibility: Active, full-time employees

Benefit Amount: \$10,000

Guarantee Issue Amount: \$10,000

Waiver of Premium: Included prior to age 60

Age Reduction: 35% at age 65 and 50% at age 70

Living Benefit Provision: In the event of terminal illness, insureds may elect payment of up to 50% of the life benefit, but not more than \$50,000

Employee AD&D Insurance: Same as Life Amount

Note: This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Should there be a difference between this summary and the contract, the contract will govern.

Summary Plan Description

SHORT TERM DISABILITY INSURANCE

Purpose	To provide monthly earnings during time lost from work due to a disability
Benefit Starting Date:	1 Day Accident/8 Day Illness
Maximum Benefit Period:	13 Weeks
Scheduled Benefit Percentages:	60% of weekly earnings
Minimum Weekly Benefit:	\$150
Guarantee Issue Amount:	\$1,000
Maximum Weekly Benefit:	\$1,000
Pre-Existing Conditions:	Waived
Maternity:	Included
Survivor Benefit:	Included: 3 weeks
Partial Disability:	Included

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Summary Plan Description

LONG TERM DISABILITY INSURANCE

Purpose	To provide monthly earnings during time lost from work due to a disability
Elimination Period:	90 Days
Benefit Percentage:	60% of weekly earnings
Benefit Duration:	SSNRA
Minimum Monthly Benefit:	10% or \$100, whichever is greater
Guarantee Issue Amount:	\$6,000
Maximum Monthly Benefit:	\$6,000
Pre-Existing Conditions:	3/12 Months
Mental Illness & Substance Abuse Limitation	24 Months
Own Occ Duration:	2 Years
Definition of Disability	Progressive Partial/ Residual
Integration Method:	Social Security Family
Employee Assistance Program:	Included

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