



Voluntary Supplemental Accident Insurance

Eligibility	<p>Class 1: All salaried and full-time hourly “non-crew” employees may purchase up to \$100,000</p> <p>Class 2: All part-time hourly employees working an average of 20 hours or more per week may purchase up to \$50,000</p>
Employee Maximum Benefit Amount	<p>Class 1: Units of \$10,000 up to \$100,000</p> <p>Class 2: Units of \$10,000 up to \$50,000</p>
Spouse Maximum Benefit Amount	<p>Class 1: \$50,000, increments \$5,000</p> <p>Class 2: \$10,000, increments \$2,000</p>
Child Maximum Benefit Amount	<p>Class 1: \$25,000, increments \$5,000</p> <p>Class 2: \$10,000, increments \$2,000</p>
Age Reduction Schedule	Coverage reduces to 65% of original amount at age 65, then to 50% at age 70 or over.
Loss of Life	100% of the principal sum in the event of accidental loss of life occurring within 365 days of a covered accident
Living	Up to 100% of the principal sum for paralysis, dismemberment, loss of eyesight and speech and hearing in both ears
Coma	1% per month for 11 months, then 100% of principal sum after 12 th month
Dismemberment	<p>One member: 50% of principal sum</p> <p>Two members: 100% of principal sum</p> <p>Thumb and Index: 25% of principal sum</p> <p>All four fingers/same: 25% of principal sum</p> <p>All toes: 20% of principal sum</p> <p>One hand or one foot and sight in one eye: 100% of principal sum</p>
Paralysis	<p>Total paralysis of upper & lowers limbs (Quadriplegia): 100%</p> <p>Total paralysis of both lower limbs (Paraplegia): 75%</p> <p>Total paralysis of upper & lower limbs on one side of body (Hemiplegia): 50%</p> <p>Total paralysis of one upper or one lower limb (Uniplegia): 25%</p>
Sight in One Eye	50%
Speech and Hearing	100%
Speech or Hearing	50%
CIGNA’s Identity Theft Program	Provides Identity Theft Resolution Services, which includes access to personal case managers work with employees and their covered family members to resolve identity theft issues. Support is available 24/7 and the program includes all types of identity theft.
CIGNA Secure Travel	<p>Travel assistance program</p> <p>Trips more than 100 miles from home</p> <p>Medical evacuation and repatriation with no maximum limits</p>
Healthy Rewards	Offers discounts on a range of health and wellness-related services and products, including discounts on Weight Watchers and smoking cessation programs, chiropractic care, anti-cavity products, power toothbrushes, fitness club memberships, hearing and vision care, massage therapy, acupuncture, pharmacy, vitamins and more.
Will Preparation Services	Online interactive tool helps covered employees and their covered spouses create a will and other legal documents. The site also provides access to other valuable financial educational materials.

These pages summarize the benefits of the plan. Your Summary Plan Description defines the full terms and conditions in greater detail. Should any questions arise concerning benefits, the Summary Plan Description shall govern.