



Voluntary Supplemental Term Life Insurance

Eligibility	<p>Class 1: All active, full-time salaried employees and full-time hourly non-crew employees enrolled in the medical regularly working the minimum number of hours per week as required.</p> <p>Class 2: All active, full-time hourly employees enrolled in the medical plan regularly working a minimum of 30 hours per week, excluding hourly non-crew employees.</p> <p>Class 3: All active, full-time salaried employees and full-time hourly non-crew employees not enrolled in the medical plan regularly working the minimum number of hours per week as required.</p> <p>Class 4: All active, full-time hourly employees not enrolled in the medical plan regularly working a minimum of 30 hours per week, excluding hourly non-crew employees.</p>
Maximum Benefit Amount	<p>Class 1 - \$100,000</p> <p>Class 2 - \$50,000</p> <p>Class 3 - \$100,000</p> <p>Class 4 - \$50,000</p>
Guaranteed Issue	<p>Class 1 - \$50,000</p> <p>Class 2 - \$50,000</p> <p>Class 3 - \$50,000</p> <p>Class 4 - \$50,000</p>
Medical Underwriting Requirement	<p>At initial eligibility no medical underwriting is required. If you choose to waive coverage at this time, but at a later date decide to enroll, medical underwriting will be required for any amount of supplemental term life insurance and insurer must approve coverage.</p>
Age Reduction Schedule	<p>Coverage reduces to 65% of the original amount at age 65, 50% of the original amount at age 70.</p>
Suicide Exclusion	<p>No death benefits paid if insured commits suicide during first two years of coverage. This two-year suicide exclusion also applies to all later increases in coverage.</p>
Waiver of Premium	<p>Must be totally disabled before age 60. Six-month waiting period. Benefit provided to age 65. Eligibility for Waiver of Premium continues if the group policy is terminated.</p>
Portability	<p>Employee and covered dependents. Coverage ends at age 70. Limited to the enforce amount.</p>
Will Preparation Services	<p>Online interactive tool helps covered employees and their spouses create a will and other legal documents. The site also provides access to other valuable financial educational materials.</p>
Dependent Eligibility	<p>Employees must participate in voluntary plan for dependents to participate</p>
Spouse Life Benefit	<p>50% of employee-only coverage</p> <p>Units of \$5,000</p> <p>Up to maximum of \$50,000</p>
Child Life Benefit	<p>Coverage begins at age 14 days to six months at \$500</p> <p>Six months to 25 years in units of \$5,000</p> <p>Up to maximum of \$10,000</p>
Dependent Guaranteed Issue	<p>Spouse: \$10,000</p> <p>Child: all guaranteed issue</p>
Employee Contribution	<p>100%</p>
<p><i>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.</i></p>	