

Employee Basic Life/AD&D Benefit Summary

Benefit Amount: \$ 20,000

*Basic life insurance provided by UnitedHealthcare Insurance Company. The Accidental Death and Dismemberment (AD&D) portion is automatically included with Basic Life and provides the employee with additional insurance coverage for the loss of life or injuries sustained in an accident on or off the job.**

Coverage	Definition
Age Reduction Schedule	The benefits will be reduced to 65% of original amount at age 65 and 50% of the original amount at age 70.
Accelerated Benefit	This benefit provides an advanced payout of benefits for covered persons who are terminally ill and not expected to live for more than one year. The benefit pays 50% not to exceed \$50,000 of life insurance amount to employee.
Waiver of Premium	If eligible employee becomes totally disabled before age 60, life premiums will be waived and life coverage continued until age 65 (annual proof of disability required).

Accidental Death & Dismemberment (AD&D) Benefit Schedule

Loss must occur within 90 days of the accident. Only one amount, the highest, will be paid if you suffer more than one loss in one accident.

Coverage	Benefit
Loss of Life	100%
Loss of Both hands or Both Feet	100%
Loss of Entire Sight of Both Eyes	100%
Loss of One Hand or One Foot and Sight of One Eye	100%
Quadriplegia	100%
Paraplegia	50%
Hemiplegia	50%
Loss of One Hand or One Foot	50%
Loss of Entire Sight of One Eye	50%
Loss of Speech	25%
Loss of Hearing	25%

Insurance underwritten by United HealthCare Insurance Company or Unimerica Life Insurance Company of New York, Benefit provisions, exclusions and limitations may vary as a result of state specific requirements.

* Limitations for AD&D Disease, bodily or mental infirmity, suicide or intentionally self-inflicted injury, commission of an assault or felony, war, use of any drug unless prescribed by physician, driving while intoxicated, engaging in any hazardous activities, or travel in a private aircraft.

Additional Value Added services are included at no cost to the employee. These include:

- Beneficiary Services
- Travel Assistance Services
- Will and Trust Services

This Benefit Summary is intended only to highlight your benefits and should be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are contained in the Certificate of Coverage that you will receive upon enrollment in the plan. If this Benefit Summary conflicts in any way with the Policy issued to your employer, the Policy shall prevail.