



What you need to know about your Basic Life and AD&D Benefits

Guaranteed Issue: Employee: \$20,000

Accidental Death and Dismemberment (AD&D): Additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract. Additional AD&D benefits include seat belt, air bag, repatriation, child higher education, child care, paralysis/loss of use, severe burns, disappearance, and exposure.

Accelerated Life Benefit: If diagnosed with a terminal illness and have less than 12 months to live, you may apply to receive 25%, 50% or 75% of your life insurance benefit to use for whatever you choose.

Reductions: Upon reaching certain ages, your original benefit amount will reduce to the percentage shown in the following schedule.

Age:	65	70	75
Reduces To:	65%	50%	25%

Basic Employee Life and AD&D Coverage

Your Life and AD&D insurance coverage amount is \$20,000.

Coverage is provided at no cost to you.

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