

All Options

GROUP TERM LIFE INSURANCE SCHEDULE

CGP-3-R-SCH-90

B265.0002

All Options

Employee Basic Term Life Insurance

CGP-3-R-SCH-90

B265.0003

All Options

Your Basic Term Life Insurance Amount	Insurance Amount	\$50,000.00
	CGP-3-R-SCH-90	B265.0011

All Options

**Reduction of Basic
Life Insurance
Amount Based on
Age**

If an employee is less than age 65 when his or her insurance under this plan starts, his or her insurance amount is reduced, on the date he or she reaches age 65, by 35% of the amount which otherwise applies to his or her classification and/or option. But in no case will such reduced amount be less than \$1,000.00.

The preceding reduction also applies to an employee's initial insurance amount if his or her insurance starts after he or she reaches age 65 but before he or she reaches age 70.

If an employee is less than age 70 when his or her insurance under this plan starts, the employee's insurance amount is reduced, when he or she reaches age 70, by 60% of the amount which otherwise applies to his or her classification and/or option. But in no case will such reduced amount be less than \$1,000.00.

The preceding reduction also applies to an employee's initial insurance amount if his or her insurance starts after he or she reaches age 70 but before he or she reaches age 75.

If an employee is less than age 75 when his or her insurance under this plan starts, the employee's insurance amount is reduced, when he or she reaches age 75, by 75% of the amount which otherwise applies to his or her classification and/or option. But in no case will such reduced amount be less than \$1,000.00.

Employee Basic Term Life Insurance (Cont.)

The preceding reduction also applies to an employee's initial insurance amount if his or her insurance starts after he or she reaches age 75 but before he or she reaches age 80.

If an employee is less than age 80 when his or her insurance under this plan starts, the employee's insurance amount is reduced, when he or she reaches age 80, by 85% of the amount which otherwise applies to his or her classification and/or option. But in no case will such reduced amount be less than \$1,000.00.

The preceding reduction also applies to an employee's initial insurance amount if his or her insurance starts after he or she reaches age 80.

CGP-3-R-SCH-90

B265.0485

All Options

Limitations For Future Entrants

However, regardless of any of the above reductions, we limit the amount of insurance for which you are eligible if your insurance under this plan starts both: (a) after this plan's effective date; and (b) after you reach age 70.

If you provide us with proof of insurability, and we approve it in writing, the amount of your insurance will be 50% of the amount which otherwise applies to your classification and/or option. But in no event will this reduced amount be less than \$10,000.00.

If we do not approve the proof, your insurance amount will be \$10,000.00.

CGP-3-R-SCH-90

B265.0569

All Options

Employee Basic Accidental Death and Dismemberment Insurance (AD&D)

CGP-3-R-SCH-90

B265.0029

All Options

Your Basic AD&D Insurance Amount

Insurance Amount \$50,000.00

CGP-3-R-SCH-90

B265.0031

All Options

Reduction of Basic AD&D Amount Based on Age

If an employee is less than age 65 when his or her insurance under this plan starts, his or her insurance amount is reduced, on the date he or she reaches age 65, by 35% of the amount which otherwise applies to his or her classification and/or option. But in no case will such reduced amount be less than \$1,000.00.

The preceding reduction also applies to an employee's initial insurance amount if his or her insurance starts after he or she reaches age 65 but before he or she reaches age 70.

Employee Basic Accidental Death and Dismemberment Insurance (AD&D) (Cont.)

If an employee is less than age 70 when his or her insurance under this plan starts, the employee's insurance amount is reduced, when he or she reaches age 70, by 60% of the amount which otherwise applies to his or her classification and/or option. But in no case will such reduced amount be less than \$1,000.00.

The preceding reduction also applies to an employee's initial insurance amount if his or her insurance starts after he or she reaches age 70 but before he or she reaches age 75.

If an employee is less than age 75 when his or her insurance under this plan starts, the employee's insurance amount is reduced, when he or she reaches age 75, by 75% of the amount which otherwise applies to his or her classification and/or option. But in no case will such reduced amount be less than \$1,000.00.

The preceding reduction also applies to an employee's initial insurance amount if his or her insurance starts after he or she reaches age 75 but before he or she reaches age 80.

If an employee is less than age 80 when his or her insurance under this plan starts, the employee's insurance amount is reduced, when he or she reaches age 80, by 85% of the amount which otherwise applies to his or her classification and/or option. But in no case will such reduced amount be less than \$1,000.00.

The preceding reduction also applies to an employee's initial insurance amount if his or her insurance starts after he or she reaches age 80.

CGP-3-R-SCH-90

B265.0496

All Options

Limitations For Future Entrants

However, regardless of any of the above reductions, we limit the amount of insurance for which you are eligible if your insurance under this plan starts both: (a) after this plan's effective date; and (b) after you reach age 70.

If you provide us with proof of insurability, and we approve it in writing, the amount of your insurance will be 50% of the amount which otherwise applies to your classification and/or option. But in no event will this reduced amount be less than \$10,000.00.

If we do not approve the proof, your insurance amount will be \$10,000.00.

CGP-3-R-SCH-90

B265.0571

All Options

Employee Optional Contributory Term Life Insurance

CGP-3-R-SCH-90

B265.0055

Employee Optional Contributory Term Life Insurance (Cont.)

All Options

Optional Life Enrollment Period You may choose to be insured under one of the plans of optional term life insurance shown below. You may only be insured under one plan at a time. You must notify the employer of your election and pay the required premium.

You may switch to another plan of benefits at any time, subject to any of this plan's proof of insurability requirements. You must notify the employer of any desired switch.

CGP-3-R-SCH-90 B265.0664

All Options

Your Optional Term Life Insurance Amount	Plan A	\$25,000.00
	CGP-3-R-SCH-90	B265.0061

All Options

Your Optional Term Life Insurance Amount	Plan B	\$50,000.00
	CGP-3-R-SCH-90	B265.0084

All Options

Your Optional Term Life Insurance Amount	Plan C	\$75,000.00
	CGP-3-R-SCH-90	B265.0091

All Options

Your Optional Term Life Insurance Amount	Plan D	\$100,000.00
	CGP-3-R-SCH-90	B265.0098

All Options

Your Optional Term Life Insurance Amount	Plan E	\$125,000.00
	CGP-3-R-SCH-90	B265.0105

All Options

Your Optional Term Life Insurance Amount	Plan F	\$150,000.00
	CGP-3-R-SCH-90	B265.0112

All Options

Your Optional Term Life Insurance Amount	Plan G	\$200,000.00
	CGP-3-R-SCH-90	B265.0119

Employee Optional Contributory Term Life Insurance (Cont.)

All Options

Your Optional Term Life Insurance Amount	Plan H	\$250,000.00
	CGP-3-R-SCH-90	B265.0126

All Options

Your Optional Term Life Insurance Amount	Plan I	\$275,000.00
	CGP-3-R-SCH-90	B265.0133

All Options

Your Optional Term Life Insurance Amount	Plan J	\$300,000.00
	CGP-3-R-SCH-90	B265.0140

All Options

Reduction of Optional Life Insurance Amount Based on Age

If an employee is less than age 65 when his or her insurance under this plan starts, his or her insurance amount is reduced, on the date he or she reaches age 65, by 35% of the amount which otherwise applies to his or her classification and/or option. But in no case will such reduced amount be less than \$1,000.00.

The preceding reduction also applies to an employee's initial insurance amount if his or her insurance starts after he or she reaches age 65 but before he or she reaches age 70.

If an employee is less than age 70 when his or her insurance under this plan starts, the employee's insurance amount is reduced, when he or she reaches age 70, by 60% of the amount which otherwise applies to his or her classification and/or option. But in no case will such reduced amount be less than \$1,000.00.

The preceding reduction also applies to an employee's initial insurance amount if his or her insurance starts after he or she reaches age 70 but before he or she reaches age 75.

If an employee is less than age 75 when his or her insurance under this plan starts, the employee's insurance amount is reduced, when he or she reaches age 75, by 75% of the amount which otherwise applies to his or her classification and/or option. But in no case will such reduced amount be less than \$1,000.00.

Employee Optional Contributory Term Life Insurance (Cont.)

The preceding reduction also applies to an employee's initial insurance amount if his or her insurance starts after he or she reaches age 75 but before he or she reaches age 80.

If an employee is less than age 80 when his or her insurance under this plan starts, the employee's insurance amount is reduced, when he or she reaches age 80, by 85% of the amount which otherwise applies to his or her classification and/or option. But in no case will such reduced amount be less than \$1,000.00.

The preceding reduction also applies to an employee's initial insurance amount if his or her insurance starts after he or she reaches age 80.

CGP-3-R-SCH-90

B265.0522

All Options

Proof of Insurability Requirements

Proof of insurability requirements apply to your optional term life insurance. Such requirements may apply to your full benefit amount or just part of it. When *proof of insurability* requirements apply, it means you must submit to us *proof* that you're insurable, and we must approve your *proof* in writing before your insurance, or the specified part becomes effective.

We require *proof* as follows:

CGP-3-R-SCH-90

B265.0431

All Options

We require *proof* before we will insure any *employee* who enrolls for optional term life insurance after the time allowed for enrolling as specified in this *plan*.

CGP-3-R-SCH-90

B265.0435

All Options

We require *proof* before an *employee* switches from his or her current *plan* of optional term life insurance to a *plan* which provides greater benefits.

CGP-3-R-SCH-90

B265.0436

All Options

We require *proof* for amounts of optional term life insurance in excess of \$50,000.00.

CGP-3-R-SCH-90

B265.0437

All Options

We require *proof* for amounts of optional term life insurance in excess of \$10,000.00, if an *employee's* scheduled optional term life effective date is after he or she reaches age 70.

CGP-3-R-SCH-90

B265.0697

Employee Optional Contributory Term Life Insurance (Cont.)

All Options

Automatic Increase Your insurance amount will be adjusted by an annual increase factor. The annual increase factor is 5%. We apply the first adjustment when: (a) you are currently participating in the Employee Optional Term Life Insurance plan, and (b) you have been enrolled in the Employee Optional Term Life Insurance plan for 12 consecutive months.

To make the first adjustment, we multiply your current insurance amount by the annual increase factor to obtain the new current insurance amount. Adjustments are made annually thereafter, provided you remain continuously insured, for a maximum of 5 adjustments. Successive adjustments are made using the most current insurance amount, subject to any reductions based on age.

The annual increase adjustment schedule is as follows:

13 months through 24 months	First Adjustment
25 months through 36 months	Second Adjustment
37 months through 48 months	Third Adjustment
49 months through 60 months	Fourth Adjustment
61 months or more	Fifth Adjustment

In no event will your insurance amount be increased, due to the annual increase adjustments, to an amount in excess of the maximum Employee Optional Term Life Insurance benefit available under this plan.

Dependent Optional Term Life Insurance will not automatically increase and will require proof of insurability.

CGP-3-R-SCH-90

B265.1244

All Options

Voluntary Accidental Death and Dismemberment Insurance (AD&D)

All Options

Voluntary AD&D Enrollment Period You may choose to be insured under the plan of voluntary AD&D insurance which is equal to 100% of the voluntary life amount. You may only be insured under one plan at a time. You must notify the employer of your election and pay the required premium.

CGP-3-R-SCH-90

B265.1275

All Options

Your Voluntary AD&D Insurance Amount	Plan A	\$25,000.00
	CGP-3-R-SCH-90	B265.1278

**Voluntary Accidental Death
and Dismemberment Insurance (AD&D) (Cont.)**

All Options

Your Voluntary AD&D Insurance Amount	Plan B	\$50,000.00
	CGP-3-R-SCH-90	B265.1278

All Options

Your Voluntary AD&D Insurance Amount	Plan C	\$75,000.00
	CGP-3-R-SCH-90	B265.1278

All Options

Your Voluntary AD&D Insurance Amount	Plan D	\$100,000.00
	CGP-3-R-SCH-90	B265.1278

All Options

Your Voluntary AD&D Insurance Amount	Plan E	\$125,000.00
	CGP-3-R-SCH-90	B265.1278

All Options

Your Voluntary AD&D Insurance Amount	Plan F	\$150,000.00
	CGP-3-R-SCH-90	B265.1278

All Options

Your Voluntary AD&D Insurance Amount	Plan G	\$200,000.00
	CGP-3-R-SCH-90	B265.1278

All Options

Your Voluntary AD&D Insurance Amount	Plan H	\$250,000.00
	CGP-3-R-SCH-90	B265.1278

All Options

Your Voluntary AD&D Insurance Amount	Plan I	\$275,000.00
	CGP-3-R-SCH-90	B265.1278

All Options

Your Voluntary AD&D Insurance Amount	Plan J	\$300,000.00
	CGP-3-R-SCH-90	B265.1278

Voluntary Accidental Death and Dismemberment Insurance (AD&D) (Cont.)

All Options

Reduction of Voluntary AD&D Amount Based on Age

If an employee is less than age 65 when his or her insurance under this plan starts, his or her insurance amount is reduced, on the date he or she reaches age 65, by 35% of the amount which otherwise applies to his or her classification and/or option. But in no case will such reduced amount be less than \$1,000.00.

The preceding reduction also applies to an employee's initial insurance amount if his or her insurance starts after he or she reaches age 65 but before he or she reaches age 70.

If an employee is less than age 70 when his or her insurance under this plan starts, the employee's insurance amount is reduced, when he or she reaches age 70, by 60% of the amount which otherwise applies to his or her classification and/or option. But in no case will such reduced amount be less than \$1,000.00.

The preceding reduction also applies to an employee's initial insurance amount if his or her insurance starts after he or she reaches age 70 but before he or she reaches age 75.

If an employee is less than age 75 when his or her insurance under this plan starts, the employee's insurance amount is reduced, when he or she reaches age 75, by 75% of the amount which otherwise applies to his or her classification and/or option. But in no case will such reduced amount be less than \$1,000.00.

The preceding reduction also applies to an employee's initial insurance amount if his or her insurance starts after he or she reaches age 75 but before he or she reaches age 80.

If an employee is less than age 80 when his or her insurance under this plan starts, the employee's insurance amount is reduced, when he or she reaches age 80, by 85% of the amount which otherwise applies to his or her classification and/or option. But in no case will such reduced amount be less than \$1,000.00.

The preceding reduction also applies to an employee's initial insurance amount if his or her insurance starts after he or she reaches age 80.

CGP-3-R-SCH-90

B265.1379

All Options

Proof of Insurability Requirements

Proof of insurability requirements apply to your voluntary AD&D insurance. Such requirements may apply to your full *benefit amount* or just part of it. When *proof of insurability* requirements apply, it means you must submit to us *proof* that you're insurable, and we must approve your *proof* in writing before your insurance, or the specified part becomes effective.

We require *proof* as follows:

CGP-3-R-SCH-90

B265.2534

Voluntary Accidental Death and Dismemberment Insurance (AD&D) (Cont.)

All Options

We require *proof* before we will insure any *employee* who enrolls for voluntary accidental death and dismemberment insurance after the time allowed for enrolling as specified in this *plan*.

CGP-3-R-SCH-90

B265.2538

All Options

We require *proof* before an *employee* switches from his or her current *plan* of voluntary accidental death and dismemberment insurance to a *plan* which provides greater benefits.

CGP-3-R-SCH-90

B265.2540

All Options

Dependent Optional Term Life Insurance

Dependent Optional Life Enrollment Period

You may choose one of the plans of dependent spouse optional term life insurance, and one of the plans of dependent child optional term life insurance shown below. You may only be insured under one spouse plan and one child plan at a time. You must notify the employer of your elections and pay the required premium.

You may switch to other plans of benefits at any time, subject to any of this plan's proof of insurability requirements. You must notify the employer of any desired switch.

CGP-3-R-SCH-90

B265.0662

All Options

Your Optional Dependent Spouse Term Life Insurance Amount

Plan A

\$10,000.00

CGP-3-R-SCH-90

B265.0504

All Options

Your Optional Dependent Spouse Term Life Insurance Amount

Plan B

\$20,000.00

CGP-3-R-SCH-90

B265.0504

All Options

Your Optional Dependent Spouse Term Life Insurance Amount

Plan C

\$25,000.00

CGP-3-R-SCH-90

B265.0504

Dependent Optional Term Life Insurance (Cont.)

All Options

Your Optional Dependent Child Insurance Amount	Plan A Child's Age At Death	Benefit Amount
	Birth but less than 14 days	\$500.00
	14 days but less than 6 months	\$ 10,000.00
	At least 6 months but less than 26 years	\$ 10,000.00
	At least 26 years but less than 26 years if a full-time student	\$ 10,000.00

CGP-3-R-SCH-90

B265.4361

All Options

In no event may the insurance amount of a dependent spouse exceed 100% of the insurance amount of an employee.

CGP-3-R-SCH-90

B265.4302

All Options

Proof of Insurability Requirements Proof of insurability requirements apply to your dependent optional term life insurance. Such requirements may apply to the full benefits amount or just part of them. When proof of insurability requirements apply, it means you must submit to us proof that a dependent is insurable, and we must approve the proof in writing before the insurance, or the specified part becomes effective.

We require proof as follows:

CGP-3-R-SCH-90

B265.0536

All Options

We require proof for any amount of dependent optional term life insurance with respect to your dependent spouse.

CGP-3-R-SCH-90

B265.0543

All Options

We require proof for any amount of dependent optional term life insurance with respect to your dependent child(ren).

CGP-3-R-SCH-90

B265.0552

All Options

We require proof before we will insure any spouse who is enrolled for dependent optional term life insurance after the time allowed for enrolling as specified in this plan.

CGP-3-R-SCH-90

B265.0540

Dependent Optional Term Life Insurance (Cont.)

All Options

We require proof for any increase in the amount of dependent optional term life insurance, including increases due to an employee's automatic increase, with respect to a dependent spouse.

CGP-3-R-SCH-90

B265.1238

All Options

We require proof before we will insure any child who is enrolled for dependent optional term life insurance after the time allowed for enrolling as specified in this plan.

CGP-3-R-SCH-90

B265.0549