

Benefit Plan Summary

Basic Life/ AD&D

Class Description(s):All Active Full-Time Employees

Full Time Eligibility:30 Hours Per Week

FEATURE	DESCRIPTION
Guaranteed Issue	\$50,000
Benefit Reduction Schedule	35% @ 65, 70, 75, and 25% @ 80, 85, 90, 95
Continuity of Coverage	Standard
Life Disability Provision	Premium Waiver to Normal Retirement Age if Disabled Prior to 60
Premium Waiver Elimination Period	9 Months
Living Benefit Option (Accelerated Benefit)	12 Months Life Expectancy, 80% of Benefit (Total Basic and/or Voluntary Acceleration may never exceed \$250,000)
Life Portability Option	Not Included
Conversion	Included
Military Leave of Absence Continuation	8 Weeks
Employee Contribution	Non-Contributory (100% employer paid)
Participation Requirement	100% participation

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