

# Benefit Plan Summary – Voluntary Dependent Life



FEATURE	4-9 lives	10+ lives
<b>Spouse Benefit Schedule</b>	\$5,000 increments up to 100% of the employee benefit amount up to \$25,000	\$5,000 increments not to exceed \$100,000 or 100% of the Employee Elected and Approved Supplemental Life Insurance
<b>Spouse Guaranteed Issue</b>	Equal to Benefit Amount	Flat \$25,000
<b>Living Benefit Option (Accelerated Benefit)</b>	None	None
<b>Child Benefit Schedule</b>	15 Days to 6 Months - \$500 6 Months to 22 Years - \$5,000	15 Days to 6 Months - \$500 6 Months to 22 Years - \$10,000
<b>Student Extension to Age</b>	25 Years	25 Years
<b>Waiver of Dependent Premium</b>	Included, Applies if Employee Qualifies for Premium Waiver	Included, Applies if Employee Qualifies for Premium Waiver
<b>Life Portability Option</b>	Port Prime including Accidental Death	Port Prime including Accidental Death
<b>Conversion</b>	Included	Included
<b>Suicide Exclusion</b>	2 Years	2 Years
<b>Spouse Accidental Death &amp; Dismemberment (AD&amp;D)</b>	Matches Spouse Supplemental Dependent Life Benefit	Matches Spouse Supplemental Dependent Life Benefit
<b>Child Accidental Death &amp; Dismemberment</b>	Matches Child Supplemental Dependent Life Benefit	Matches Child Supplemental Dependent Life Benefit

The benefits outlined above may differ where state variations apply. Reflects product offering for May 2022 and beyond.

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