

Benefit Plan Summary – Voluntary Life and AD&D



FEATURE	DESCRIPTION	
	4-9 lives	10-99 lives
Benefit Schedule	Increments of \$25,000 (chosen by employee) to \$100,000	\$10,000 increments not to exceed 5 times Earnings or Benefit Maximum of: 10-24 lives \$350,000 25-99 lives \$500,000
Guaranteed Issue	4-9 lives: \$100,000	10-24 lives \$100,000 25-99 lives \$100,000
Benefit Reduction Schedule	35% @65; 50% of original @ age 70 <u>or</u> 50% @ age 70	35% @65; 50% of original @ age 70 <u>or</u> 50% @ age 70
Continuity of Coverage	Enhanced	Enhanced
Life Disability Provision	Premium Waiver to Normal Retirement Age if Disabled Prior to 60	Premium Waiver to Normal Retirement Age if Disabled Prior to 60
Premium Waiver Elimination Period	9 Months	9 Months
Living Benefit Option (Accelerated Benefit)	12 Months Life Expectancy, 80% of Benefit (Total Basic and/or Voluntary Acceleration may never exceed \$500,000)	12 Months Life Expectancy, 80% of Benefit (Total Basic and/or Voluntary Acceleration may never exceed \$500,000)
Life Portability Option	Port Prime including Accidental Death	Port Prime including Accidental Death
Conversion	Included	Included
Accidental Death & Dismemberment	Match the Life Benefit Schedule	Match the Life Benefit Schedule
Employee Contribution	Voluntary (100% Employee Paid)	Voluntary (100% Employee Paid)
Participation Requirement	4 enrolled lives	10-24 eligible lives: 4 enrolled lives 25-49 eligible lives: Lesser of 10 enrolled lives or 25% 50-99 eligible lives: 25%
Personal Health Application (PHA)	Not applicable	Amounts over \$100,000
Suicide Exclusion	2 Years	2 Years
Initial Rate Guarantee	2 years or 3 years, as applicable (1 year in FL for groups with fewer than 51 eligible employees)	2 years or 3 years, as applicable (1 year in FL for groups with fewer than 51 eligible employees)

The benefits outlined above may differ where state variations apply.

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