



Group Term Life

Eligibility		
Class Description	Class 1: All Active Full Time Employees	
Minimum Hours Requirement	30 Hours per week	
Eligibility Waiting Period	TBD	
Benefit Plan and Features		
Plan Schedule	\$25,000	
Guarantee Issue	\$25,000	
Age Reduction	35% of the original life amount at age 65 50% of the original life amount at age 70	
Waiver of Premium	Total Disability Prior to Age 60 Any Occupation 9 Month Elimination Period Terminates at age 65	
Accelerated Death Benefit	75% to \$250,000 payable for terminal illness, severe cognitive impairment or loss of Activities of Daily Living	
Conversion Benefit	Included	
Employee Assistance Program	Not Included	
Travel Assistance	Included	
Takeover	Yes	
Definition of Earnings	Basic Annual Earnings Only	
Premium Contribution		
Employer Contribution	100%	
Participation Requirement	Greater of 4 enrolled lives or 100% of eligible employees	
Cost Summary		
	Volume	Monthly Rate per \$1,000
	\$9,406,250	\$0.075
Monthly Premium	\$705.47	
Eligible Employees	388	
Covered Employees	388	
Rate Guarantee	36 Months	



Group Accidental Death & Dismemberment

Eligibility		
Class Description	Class 1: All Active Full Time Employees	
Minimum Hours Requirement	30 Hours per week	
Eligibility Waiting Period	TBD	
Benefit Plan and Features		
Plan Schedule	\$25,000	
Definition of Loss	365 Days	
Dismemberment Benefit	100% Both Hands or Both Feet 100% One Hand and One Foot 100% Hand or Foot and Sight in One Eye 50% One Hand or One Foot 50% Sight in One Eye 25% All Toes on One Foot 25% All Fingers on One Hand 25% Uniplegia 75% Paraplegia 50% Hemiplegia 100% Quadriplegia 50% Speech 50% Hearing in Both Ears 50% One Limb 100% Sight in Both Eyes	
Age Reduction	35% of the original AD&D amount at age 65 50% of the original AD&D amount at age 70	
Common Carrier Benefit	100% of AD&D benefit up to \$250,000	
Exposure and Disappearance Benefit	Included	
Rehabilitation/Physical Therapy Benefit	\$5,000	
Seat Belt Benefit	\$10,000	
Airbag Benefit	\$5,000	
Premium Contribution		
Employer Contribution	100%	
Participation Requirement	Greater of 4 enrolled lives or 100% of eligible employees	
Cost Summary		
	Volume	Monthly Rate per \$1,000
	\$9,406,250	\$0.020
Monthly Premium	\$188.13	
Eligible Employees	388	
Covered Employees	388	
Rate Guarantee	36 Months	



Group Dependent Life

Eligibility		
Class Description	Class 1: All Active Full Time Employees	
Minimum Hours Requirement	30 Hours per week	
Eligibility Waiting Period	TBD	
Definition (as defined in the policy)	Spouse and Child(ren) must be living in the United States and performing the normal activities of a person of like age/sex on the effective date of insurance. Child(ren) covered from birth to age 26.	
Benefit Plan and Features		
Plan Schedule	Spouse: \$5,000 Child: Live birth to 14 days: \$500 15 days to age 26: \$5,000	
Guarantee Issue	Spouse: \$5,000	
Age Reduction	None	
Waiver of Premium	Total Disability Prior to Age 60 Any Occupation 9 Month Elimination Period Terminates at age 65	
Spouse Accelerated Death Benefit	75% to \$250,000 payable for terminal illness, severe cognitive impairment or loss of Activities of Daily Living	
Premium Contribution		
Employer Contribution	100%	
Participation Requirement	Greater of 4 enrolled lives or 100% of eligible employees	
Cost Summary		
	Volume	Monthly Rate per Dependent Unit
	TBD	\$1.280
Monthly Premium	TBD	
Eligible Employees with Dependents	388	
Enrolled Employees with Dependents	TBD	
Rate Guarantee	36 Months	



Group Supplemental Life

Eligibility		
Class Description	Class 1: All Active Full Time Employees	
Minimum Hours Requirement	30 Hours per week	
Eligibility Waiting Period	TBD	
Benefit Plan and Features		
Plan Schedule	\$25,000 to \$375,000 in \$25,000 increments, not to exceed 3 times employee's Basic Annual Earnings	
Benefit Maximum	\$375,000	
Guarantee Issue	\$375,000	
Age Reduction	35% of the original life amount at age 65 50% of the original life amount at age 70	
Minimum Benefit Amount	\$25,000	
Waiver of Premium	Total Disability Prior to Age 60 Any Occupation 9 Month Elimination Period Terminates at age 65	
Accelerated Death Benefit	75% to \$250,000 payable for terminal illness, severe cognitive impairment or loss of Activities of Daily Living	
Portability	Included	
Conversion Benefit	Included	
Enrollment	Open enrollment for the policy effective date only (EOI is required for any amounts above the GI amount); for future annual enrollments coverage can be increased during the annual enrollment period by 1 increment(s) without EOI; EOI is required for any increases above this amount, for any amounts above the GI amount, and for all late entrants	
Takeover	Yes	
Definition of Earnings	Basic Annual Earnings Only	
Premium Contribution		
Employer Contribution	0%	
Participation Requirement	Greater of 4 enrolled lives or 25% of eligible employees	
Cost Summary	Volume	Monthly Rate per \$1,000
<25	\$125,000	\$0.060
25-29	\$275,000	\$0.060
30-34	\$975,000	\$0.070
35-39	\$1,675,000	\$0.090
40-44	\$2,875,000	\$0.160
45-49	\$2,925,000	\$0.300
50-54	\$4,000,000	\$0.470
55-59	\$1,800,000	\$0.770
60-64	\$2,225,000	\$1.100
65-69	\$75,000	\$1.900
70-74	\$162,500	\$2.840
75-79	\$0	\$2.840
80+	\$25,000	\$2.840
Monthly Premium	\$7,933.50	
Eligible Employees	390	
Covered Employees	390	
Rate Guarantee	36 Months	



Group Supplemental Dependent Life

Eligibility	
Class Description	Class 1: All Active Full Time Employees
Minimum Hours Requirement	30 Hours per week
Eligibility Waiting Period	TBD
Definition (as defined in the policy)	Spouse and Child(ren) must be living in the United States and performing the normal activities of a person of like age/sex on the effective date of insurance. Child(ren) covered from birth to age 26.
Benefit Plan and Features	
Plan Schedule	Spouse: \$12,500 to \$50,000 in \$12,500 increments, not to exceed 50% of the employee's Supplemental Life amount. Child: Live birth to 14 days: \$500 15 days to age 26: \$2,500 to \$10,000 in \$2,500 increments
Guarantee Issue	Spouse: \$50,000
Age Reduction	35% of the original life amount at age 65 50% of the original life amount at age 70
Waiver of Premium	Total Disability Prior to Age 60 Any Occupation 9 Month Elimination Period Terminates at age 65
Spouse Accelerated Death Benefit	75% to \$250,000 payable for terminal illness, severe cognitive impairment or loss of Activities of Daily Living
Enrollment	Open enrollment for the policy effective date only for spouse coverage; EOI is required for any spouse amounts above the GI amount; for future annual enrollments coverage can be increased on spouses during the annual enrollment period by 1 increment(s) without EOI; EOI is required for any increases above this amount, for any amounts above the GI amount, and for all late entrants. Employees can add or increase coverage on their child(ren) at any annual enrollment period without EOI.
Premium Contribution	
Employer Contribution	0%
Participation Requirement	Greater of 4 enrolled lives or 25% of eligible employees



Group Supplemental Dependent Life

Cost Summary	Volume	Monthly Rate per \$1000
SPOUSE		
<25	TBD	\$0.060
25-29	TBD	\$0.060
30-34	TBD	\$0.070
35-39	TBD	\$0.090
40-44	TBD	\$0.160
45-49	TBD	\$0.300
50-54	TBD	\$0.470
55-59	TBD	\$0.770
60-64	TBD	\$1.100
65-69	TBD	\$1.900
70-74	TBD	\$2.840
75-79	TBD	\$2.840
80+	TBD	\$2.840
CHILD(REN)	TBD	\$0.160
Monthly Premium	TBD	
Eligible Employees with Dependents	390	
Enrolled Employees with Dependents	TBD	
Rate Guarantee	36 Months	