

## Plan Highlights

# Group Basic Life / AD&D and Dependent Life Insurance



### Brown & Connery, LLP

#### ELIGIBILITY

All Active Full-Time Employees working 25 hours or more per week, except for any person working on a temporary or seasonal basis.

**Dependents:** You must be insured for your Dependents to be covered.

Dependents are:

- ▶ Your legal spouse who is not legally separated or divorced from you;
- ▶ Your legally-recognized domestic or civil union partner;
- ▶ Your unmarried financially dependent children age 14 days to 26 years.
- ▶ A person may not have coverage as both an Employee and Dependent;
- ▶ Only one insured spouse may cover dependent children;

#### BENEFIT AMOUNT

**Basic Life and AD&D:** 1 times earnings, rounded to the next higher \$1,000, subject to a maximum of \$225,000.

**Spouse:** \$5,000

**Child(ren):** 14 days but less than 6 months: \$500;  
6 months through age 26: \$2,500

#### GUARANTEED ISSUE

**Employee:** \$225,000

**Spouse:** \$5,000

**Child(ren):** \$2,500

#### CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

#### AD&D SCHEDULE

For Accidental Loss of	Amount Payable
Life	100%
Both Hands	100%
Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and Sight of One Eye	100%
One Foot and Sight of One Eye	100%
Speech and Hearing	100%
One Hand	50%
One Foot	50%
Sight of One Eye	50%
Speech	50%
Hearing	50%

#### BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced to
70	50%

#### FEATURES

- ▶ Living Benefit
- ▶ Air Bag Benefit
- ▶ Conversion Privilege
- ▶ Education Benefit
- ▶ FMLA/MSLA Extension
- ▶ Seat Belt Benefit
- ▶ Waiver of Premium

#### VALUE-ADDED SERVICES

- ▶ Bereavement Counseling Services
- ▶ Travel Assistance Services