

**BASIC GROUP TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)**

For many employees, Group Term Life insurance may be the only life insurance they have.

<b>COVERAGE</b>		<b>Life</b>	<b>AD&amp;D</b>
<b>Life</b>	All full-time employees	\$15,000	\$15,000
<b>Guaranteed Issue</b>	\$15,000		
<b>AD&amp;D</b>	Included ( <i>see above</i> )		

<b>BENEFIT REDUCTION</b>	<b>Percent Reduction</b>	<b>At Age</b>
Benefits will reduce:	100%	70
<ul style="list-style-type: none"> <li>• Benefit terminate at retirement unless provided for in the Schedule of Benefits.</li> <li>• Basic Life Insurance includes waiver of premium.</li> </ul>		

**ADDITIONAL BENEFITS**

- AD&D Benefits** The full AD&D benefit is payable for the following losses if such loss is the result of an accident: loss of life (Line of Duty employees, 2x benefit), loss of both hands or both feet, loss of sight in both eyes, loss of a hand and a foot, loss of a hand or a foot and the sight in one eye. Half of the AD&D benefits is payable for the following losses if such loss is the result of an accident: loss of a hand, loss of a foot, loss of the sight in one eye. The loss must occur within 90 days of the date of the accident. Total payment arising out of one accident may not exceed the amount for which the employee is insured.
- Waiver of Premium** If an employee is totally and permanently disabled prior to age 60, Life coverage will be continued without payments of premium subject to any scheduled reductions and terminations. The employee may apply for this benefit after 12 months of total and continuous disability. Coverage continues for eligible employees whether or not the master policy remains in force but terminates at the earlier of retirement or age 65.
- Conversion Privilege** Employees may convert to an individual life policy within 31 days of leaving active employment. No evidence of insurability will be required.
- Accelerated Benefit** For Basic Group Life policies with employee coverage amounts of \$10,000 or more, an eligible employee as of the policy effective date who becomes terminally ill while covered by Companion Life can immediately access 75% of their benefit (maximum \$100,000) without administrative or interest charges. Employees enrolled after the initial policy effective date become eligible for this benefit after one year of continuous coverage.

*This outline of coverage for Basic Group Term Life and Accidental Death & Dismemberment is not a contract. Full details of the coverage are included in the certificate of coverage and master policy from Companion Life Insurance Company.*