

## Plan Highlights

### Group Basic Life and AD&D, Supplemental and Dependent Life Insurance



#### Citizens Memorial Hospital

##### ELIGIBILITY

Class 1: Buy-up Medical plan participants - All full-time, part-time and Contract D active employees who are citizens or legal residents of the United States, its territories & protectorates working 20 or more hours per week, excluding temporary, leased or seasonal employees in active employment in the United States with the Employer.

**Dependents:** You must be insured in order for Dependents to be covered.

Dependents are:

- ▶ your legal spouse not legally separated or divorced from you
- ▶ your unmarried financially dependent children\* birth to age 26.

\*natural and adopted children; stepchildren and foster children in your custody.

Age limit does not apply to handicapped children.

▶ 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

2 times Earnings, rounded to the next higher \$1,000, subject to a maximum of \$300,000

###### Supplemental Life

A choice of 1, 2, 3, 4, or 5 times Earnings, rounded to the next higher \$1,000, subject to a maximum of \$500,000

###### Dependent Life

###### Spouse

Choose 50% of employee's amount of insurance to a maximum of \$250,000.

###### Dependent Child(ren)

Birth to age 26 : \$10,000

##### GUARANTEED ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)

Employee: \$250,000

Spouse: \$50,000

Child: all child amounts are guaranteed issue

##### CONTRIBUTION REQUIREMENTS

###### Basic Life (and AD&D):

Coverage is 100% employer paid.

###### Supplemental Life:

Coverage is 100% employee paid.

*Spouse:* Coverage is 100% employee paid.

*Dependent Child(ren):* Coverage is 100% employee paid.

##### BENEFIT REDUCTION DUE TO AGE

(applicable to employee/spouse coverage)

| Age | Original Benefit<br>Reduced To |
|-----|--------------------------------|
| 70  | 45%                            |
| 75  | 30%                            |
| 80  | 20%                            |
| 85  | 15%                            |

##### FEATURES

▶ Accelerated Death Benefit (expressed as Living Benefit Rider in some states and Imminent Death Benefit in PA)

▶ Air Bag Benefit

▶ Conversion Privilege

▶ Education Benefit

▶ FMLA/MSLA Continuation

▶ Portability

▶ Seat Belt Benefit

▶ Waiver of Premium

##### VALUE ADDED SERVICES

▶ Bereavement Counseling Service

▶ Travel Assistance Service

##### EXCLUSIONS

###### AD&D EXCLUSIONS:

AD&D benefits will not be payable for a loss: caused by suicide or intentionally self-inflicted injuries; caused by or resulting from war or any act of war, declared or undeclared; to which sickness, disease or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor;

sustained during an insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic intoxication is a contributing factor; or to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic or drug is a contributing factor.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.