

Basic Life & AD&D

BASIC LIFE PLAN FEATURES	3-9 EMPLOYEES	10+ EMPLOYEES
Employer Contributions	Standard: 100%	Standard: 100%
Employee Participation	If non-contributory: 100% of employees If employee contributes: minimum of 3 enrolled employees or 75%	If non-contributory: 100% of employees If employee contributes: 75% of employees
Classes	Standard: 1	Standard: Up to 3; Option: Up to 5
Eligibility	Standard: All active FT Employees working 30+ hours/week	Standard: All Active FT Employees working 30+ hours/week
Minimum Benefit	\$10,000	\$10,000
Maximum Benefit	\$50,000	10-24 Lives: \$100,000 25+ Lives: \$300,000
Benefit Schedules	Standard: Flat amounts in \$1,000 increments; Option: 1X salary	Standard: Flat amounts in \$1,000 increments; Option: 1X or 2X salary
Guarantee Issue	\$50,000	Volume based
Cutback (reduction) Options	Standard: 35% @ 65; 50% @ 70. Other options available.	Standard: 35% @ 65; 50% @ 70. Other options available.
Definition of Earnings	Standard: Regular annual rate of pay, not including commissions, bonuses, tips and tokens, overtime pay or any other fringe benefit or extra compensation	Standard: Regular annual rate of pay, not including commissions, bonuses, tips and tokens, overtime pay or any other fringe benefit or extra compensation Option: May include commissions and/or bonus, but language must be the same among life and disability contracts
Disability Provision	Standard: Waiver to Normal Retirement Age if disabled prior to age 60 (PW 60)	Standard: Waiver to Normal Retirement Age if disabled prior to age 60 (PW 60)
Conversion	Included	Included
Retiree Options	Standard: \$1,000-\$10,000 flat Not to exceed 10% of group	Standard: \$1,000-\$10,000 flat Not to exceed 10% of group
Initial Rate Guarantee	2 years	2 years
Family Medical Leave	Available Option	Available Option
Safe Haven	Included	Included
Living Benefit Option	Standard: 80% to \$50,000 with a 12 month life expectancy	Standard: 80% to \$200,000 with a 12 month life expectancy
Portability	Available Option	Available Option
AD&D Benefit & Schedule	Benefit mirrors Basic Life (including cutback)	Benefit mirrors Basic Life (including cutback)