

## Plan Highlights

### Group Basic Life and AD&D Insurance



#### Dog Tag Bakery, Inc

##### ELIGIBILITY

Each Active Full-Time Employee working 30 hours or more per week except any person working on a temporary or seasonal basis.

##### BENEFIT AMOUNT

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

\$25,000

##### GUARANTEED ISSUE

Employee: \$25,000

##### CONTRIBUTION REQUIREMENTS

Coverage is employer paid

##### AD&D SCHEDULE

For Accidental Loss of:	Amount Payable:
Life	100%
Both hands or 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 or one foot	50%
Sight of one eye	50%
Speech or hearing	50%

##### BENEFIT REDUCTION DUE TO AGE

Age	<u>Original Benefit</u> <u>Reduced To</u>
65	65%
70	40%
75	20%

##### FEATURES

- ▶ Living Benefit Rider(expressed as Accelerated Death Benefit in some states and Imminent Death Benefit in PA)
- ▶ Air Bag Benefit
- ▶ FMLA/MSLA Continuation
- ▶ Seat Belt Benefit
- ▶ Waiver of Premium

##### VALUE ADDED SERVICES

- ▶ Bereavement Counseling Service
- ▶ Travel Assistance Service

##### EXCLUSIONS

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 LR5-6422, et al.