

Plan Highlights

Voluntary Group Term 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.

Dependents: You or your spouse must be insured in order for Dependent children to be covered.

Dependents are:

▶ Your legal spouse or domestic partner under age 70. Spouse coverage terminates at age 75.

Your unmarried financially dependent children* age 14 days to 20 years (to 26 years if full-time student).

*natural and adopted children upon finalization of adoption; stepchildren and foster children living with you.

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

Employee and Spouse: Choose from a minimum of \$10,000 to a maximum of \$500,000 (in \$10,000 increments) for yourself and/or your spouse. The benefit amounts chosen need not be the same.

Eligible Dependent Child(ren): 14 Days to 6 months: \$1,000

Age 6 months to 20 years of age (26, if full-time student): choice of \$2,500, \$5,000; \$7,500 or \$10,000

Choose one benefit amount for all eligible children in family.

GUARANTEED ISSUE

Employee:

Under age 60: \$50,000

Age 60 but under age 70: \$10,000

Age 70 or older: none

Spouse:

Under age 60: \$10,000

Age 60 or older: none

GUARANTEED ISSUE is subject to underwriting rules and is not available in all circumstances.

CONTRIBUTION REQUIREMENTS

Coverage is employee 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 (applicable to employee coverage)

AT AGE FACE AMOUNT REDUCES TO:

75-79 60% of available or in force amount at age 74

80-84 35% of available or in force amount at age 74

85-89 27.5% of available or in force amount at age 74

90-94 20% of available or in force amount at age 74

95-99 7.5% of available or in force amount at age 74

100 + 5% of available or in force amount at age 74

FEATURES

- ▶ Living Benefit Rider(expressed as Accelerated Death Benefit in some states and Imminent Death Benefit in PA)
- ▶ Portability
- ▶ Waiver of Premium