



### Group Life Insurance Summary of Benefits

<b>Eligibility</b>	All active, full-time employees working at least 30 hours per week.
<b>Date Coverage Starts</b>	<ul style="list-style-type: none"> <li>• If you are a newly hired employee, your coverage will take effect once your waiting period has been met, provided you enroll for coverage within 31 days after the waiting period.</li> <li>• If you are not actively at work on the effective date, your insurance may not take effect until you return to active work for one full day.</li> <li>• If you are a late enrollee, you must provide evidence of good health and be approved by Aetna before your coverage becomes effective.</li> </ul>

<b>Basic Term Life/ADPL</b>	Your employer provides \$30,000 of Basic Life and Accidental Dismemberment/Personal Loss Insurance (ADPL) to you at <i>no cost</i> .
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<b>Basic Dependent Life</b>	<ul style="list-style-type: none"> <li>• <b>Your spouse:</b> \$5,000</li> <li>• <b>Your child(ren)<sup>1</sup>:</b> 14 days to 6 months: \$1,000 &gt; 6 months old: \$5,000</li> </ul> <p>This coverage is provided to you by your employer at <i>no cost</i></p>
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<b>Supplemental Term Life</b>	<ul style="list-style-type: none"> <li>• <b>You:</b> Increments of \$10,000 to a maximum of \$500,000</li> <li>• <b>Your spouse:</b> Increments of \$5,000 to a maximum of \$100,000 (not to exceed 50% of the employee's amount of insurance)</li> <li>• <b>Your child(ren):</b> Increments of \$2,500 to a maximum of \$10,000 (not to exceed 50% of the employee's amount of insurance)</li> </ul>
<b>Formula:</b> number of units x price per unit = monthly cost	
<b>1 unit = \$1,000</b>	

**Monthly Premiums**

Child(ren) = \$.11/\$1,000

Employee and Spouse per \$1,000 of coverage (spouse rate is based on employee's age):

Age	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	74+
Rate	\$.11	\$.12	\$.15	\$.21	\$.34	\$.44	\$.91	\$1.24	\$1.56	\$2.06	\$3.54

<b>Age Reduction</b>	Your insurance coverage amount will reduce on the first of the month following your birthday, to 65% of the original amount at age 65, to 40% of the original amount at age 70 and to 25% of the original amount at age 75.
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<sup>1</sup> Your unmarried biological and adopted children between 14 days and 19 years, or up to age 25 if they are attending school on a full-time basis (coverage may be continued for handicapped children beyond the limiting age). Dependents include children you support and who live with you in a parent/child relationship.

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## Basic and Supplemental Term Life Features

**Premium Waiver:** If you are less than age 60 and have been totally disabled for nine months, you will not have to make premium payments until you recover or reach age 65.

**Conversion:** If you terminate employment, are no longer eligible for coverage, or your coverage reduces due to age, pension or retirement, you have the opportunity to convert your Basic Term Life Insurance to an individual life insurance policy within 31 days of your termination in coverage.

**Portability:** If you leave your current employer for any reason other than disability and you do not exceed age 98, you may take your Supplemental Term Life insurance with you. Aetna will bill you directly. If you are disabled, your coverage is not portable.

**Accelerated Death Benefit (ADB):** If you have a terminal illness with a life expectancy of no longer than 12 months, your policy will pay - while you're still alive - 50% of your life insurance benefit to a maximum of \$265,000, with a minimum of \$5,000. This benefit can help with expenses not covered by your medical plan, pay other bills, enable you to visit relatives and help you get your affairs in order. It pays an advance benefit and ensures that your beneficiary will receive the rest of the life insurance benefit upon your death. The advance benefit may be requested once for either you or your spouse and it is not subject to income tax.

**Aetna Beneficiary Solutions:** When a loved one dies, beneficiaries shouldn't have to face overwhelming financial and legal decisions alone. Aetna Beneficiary Solutions provides the following confidential resources to help beneficiaries to handle these important decisions – *at their own pace*:

1. **Financial counseling and investment guidance** from Chase Investment Services Corp.<sup>2</sup>
2. **Aetna Benefits Checkbook™ account** – a confidential, interest-earning account for beneficiaries receiving \$5,000 or more.
3. **Free information and percent discounted legal services** from the Legal Reference Program (access to free legal forms, consumer information, basic will preparation for \$19.95 and Identity Theft Kits) from ARAG North America.<sup>3</sup> Visit the website at [www.ichooselegal.com](http://www.ichooselegal.com).

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## ADPL Ultra™ Features

**Coma Benefit:** If you suffer an accident and as a direct result become comatose, there is a monthly benefit if you remain in a coma for more than 30 days.

**Passenger Restraint and Airbag:** In the event that a covered person is properly using a passenger's restraining device or if an airbag is activated and neither contributes to saving the person's life, this benefit will supplement the accidental death benefit.

**Education Benefit:** Helps to ensure that a dependent child's opportunity for higher education is not cut short due to your death. For your spouse, this benefit provides for vocational training.

**Child Care:** Financial assistance to help defray child care costs in the event of a covered parent's death due to an accident.

**Repatriation of Remains:** In the unfortunate event that a covered person dies while 200 or miles from home, this benefit offers financial assistance for preparation and return of the deceased's body to a mortuary.

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<sup>2</sup> Securities and investment advisory services are independently offered through Chase Investment Services Corp. (CISC). CISC, a member of NASD/SIPC, is a subsidiary of J.P. Morgan Chase Bank. CISC is a full-service broker-dealer and Registered Investment Advisor. Aetna does not warrant of guarantee and makes no representation as to the quality of services offered by CISC.

<sup>3</sup> The Legal Reference Program is independently offered and administered by ARAG North America (ARAG). Aetna does not participate in attorney selection or review, and does not monitor ARAG services, content (including website content) or network. Aetna does not provide legal services and makes no representation or warranties as to the quality of the information on the ARAG website, the services of ARAG or of any attorney in the ARAG network.

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**Employee Assistance Program** At no additional charge, an Employee Assistance Program is provided 24 hours a day, 7 days a week either by phone or online. This service provides access for you and your immediate household members up to three telephone consultations per problem, with an unlimited number of problems, referrals to community services and internet access. If you choose to use any referrals to additional resources, their charges, if any, would be your responsibility.

Contact the **Aetna EAP** anytime toll free:

1-877- **EAP-LTD2**

(1-888-327-5832)

Or visit [www.AetnaEAP.com](http://www.AetnaEAP.com)

Log in ID: EAP4LIFE

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**Evidence of Insurability** You will need to provide evidence of insurability for review and approval by Aetna's underwriters in the following situations.

- If you do not enroll within 31 days of eligibility
  - If you enroll for an amount above the guaranteed issue
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**Guaranteed Issue Amounts** The guaranteed issue amount is the amount of insurance that you may elect without providing Evidence of Insurability (EOI).

**If you currently have coverage:**

- **You** may increase your coverage by one \$10,000 increment not to exceed the lesser of 3 times your salary or \$100,000. Greater amounts will require EOI.
- You may increase your **spouse** coverage by the lesser of one \$5,000 increment or \$30,000. Greater amounts will require EOI.
- You may increase your **child(ren)** coverage up to \$10,000 without EOI.

**If you do not have current coverage/Timely:** (new hire/first time eligible)

- **You** may elect up to the lesser of 3 times salary or \$100,000. Greater amounts will require EOI.
- You may elect **spouse** coverage of up to \$30,000. Greater amounts will require EOI.
- You may elect **child(ren)** coverage of up to \$10,000.

**If you do not have current coverage/Late applicant:** (did not enroll within 31 days of eligibility)

- Evidence of Insurability is required for any requested coverage amount.
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*The above is only a brief summary of the insurance benefits available. Some restrictions may apply. Some benefits are not available in all states. For more specific information about the coverage details, including limitations, exclusions and other requirements, please refer to your Certificate of Insurance or contact your employee benefits department. This coverage is underwritten or administered by Aetna Life Insurance Company.*