



COVERAGE TYPE	COVERAGE AMOUNT	PLAN FEATURES
Basic Group Term Life Insurance, Accidental Death & Dismemberment (AD&D)	1x base salary up to \$500,000 Rounded to the next one thousand	<ul> <li>- Automatic enrollment</li> <li>- Company paid - no cost to you, however, a portion may be taxable</li> <li>- Coverage is automatically provided</li> <li>- Accelerated death benefit applies</li> <li>- Coverage amount reduces to 65% at age 65</li> </ul>
Voluntary Life Insurance Voluntary Death & Dismemberment	Coverage available in increments of \$10,000 up to 5x your annual salary or \$500,000 maximum Guaranteed Issue amount for newly eligible Associates up to the maximum	<ul> <li>Associate paid with after-tax contributions</li> <li>Evidence of Insurability is required for:</li> <li>Newly eligible participants electing more than the Guaranteed Issue Amount</li> <li>Participants electing coverage for the first time after new hire eligibility period</li> <li>Participants with coverage who increase coverage at any time including Open Enrollment</li> <li>Accelerated death benefit applies</li> <li>Coverage amount reduces to 65% at age 65</li> <li>Must have Voluntary Life to elect AD&amp;D</li> </ul>
Spouse Voluntary Life Spouse Accidental Death & Dismemberment	Coverage available in increments of \$5,000 up to the lesser of \$250,000 or 50% of the Associate Supplemental Life Insurance Election. \$75,000 Guaranteed Issue for newly eligible Associates.  Minimum of \$10,000 required	<ul> <li>Associate paid</li> <li>Evidence of Insurability is required for:</li> <li>Newly eligible participants electing more than the Guaranteed Issue Amount</li> <li>Participants electing coverage for the first time after new hire eligibility period</li> <li>Participants with coverage who increase coverage at any time including Open Enrollment</li> <li>Must have Associate Voluntary Life to elect Spouse Life</li> <li>Must have Voluntary Spouse Life to elect AD&amp;D</li> </ul>
Child Voluntary Life	Coverage available in the amount of \$10,000	Associate paid     One premium covers all eligible children up to age 26     Must have Associate Voluntary Life to elect