

## AMOUNT OF COVERAGE AVAILABLE

### **Your Basic and Supplementary Life and AD&D Insurance**

If you are eligible, the Company automatically provides you with basic life and basic **AD&D** insurance of one times your **total annual pay (TAP)** at no cost to you. You also have the option of purchasing supplementary coverage.

The following coverages are available to you:

<b>Type of Insurance</b>	<b>Who Can Be Covered</b>	<b>Amount of Coverage</b>	<b>When Benefits Are Paid</b>	<b>Who Receives Benefits</b>	<b>Who Pays the Cost</b>
Basic Life*	You	1 x <b>TAP</b>	Your death	Your beneficiaries	The Company
Supplementary Life	You	7 options, from 1 x <b>TAP</b> to 7 x <b>TAP</b>	Your death	Your beneficiaries	You
Basic <b>AD&amp;D</b> *	You	1 x <b>TAP</b>	Certain accidental losses	You	The Company
			Your accidental death	Your beneficiaries	The Company
Supplementary <b>AD&amp;D</b>	You	7 options, from 1 x <b>TAP</b> to 7 x <b>TAP</b>	Certain accidental losses	You	You
			Your accidental death	Your beneficiaries	You
*If you are still working when you reach age 66, the amount of your <b>Company-paid basic coverage</b> begins to reduce. For more information, see "If You Work Beyond Age 65."					

The employee-paid options are completely independent of each other. This means you do not have to choose the same option for supplementary life insurance as you do for supplementary **AD&D** insurance.

**Cash Accumulation Fund**

If you are a participant in the Supplementary Life Insurance Plan, you have the option of contributing to a **Cash Accumulation Fund**. This is a personal fund in which you make fixed dollar contributions directly to the Insurer (see “Important Contacts”). The maximum amount you may contribute depends on your age and coverage amount.

The **Cash Accumulation Fund** earns a competitive interest rate that is guaranteed never to be lower than 3%. Your **Cash Accumulation Fund** is not taxed unless you withdraw more than you have contributed. You may withdraw or borrow against the money in your fund at any time. The balance in your **Cash Accumulation Fund** may be used to pay for your cost of insurance in retirement or to purchase paid-up insurance. Any balance remaining in your fund at the time of your death will be added to your life insurance amount and paid income tax-free to your beneficiaries.

Contact the Insurer (see “Important Contacts”) for more information on contributing to a **Cash Accumulation Fund**.

**Dependent Life and Dependent AD&D Insurance**

You may elect dependent life and/or dependent **AD&D** insurance for your **eligible dependents**. You pay the full cost for these coverages. The following coverage options are available.

<b>DEPENDENT LIFE AND DEPENDENT AD&amp;D INSURANCE OPTIONS</b>		
<b><i>If You Elect to Cover</i></b>	<b><i>Dependent Life Insurance</i></b>	<b><i>Dependent AD&amp;D Insurance</i></b>
<b><i>Your lawful spouse or domestic partner*</i></b>	<ul style="list-style-type: none"> <li>• No coverage</li> <li>• \$10,000</li> <li>• \$15,000</li> <li>• \$20,000</li> <li>• \$50,000</li> </ul>	<ul style="list-style-type: none"> <li>• No coverage</li> <li>• \$25,000</li> <li>• \$50,000</li> <li>• \$75,000</li> <li>• \$100,000</li> </ul>
<b><i>Your children</i></b>	<ul style="list-style-type: none"> <li>• No coverage</li> <li>• \$5,000</li> <li>• \$10,000</li> </ul>	<ul style="list-style-type: none"> <li>• No coverage</li> <li>• \$5,000</li> <li>• \$10,000</li> </ul>
<p>*In some cases, your <b>lawful spouse</b> or <b>domestic partner</b> may be required to submit a satisfactory Statement of Health (see “Proof of Insurability”). Proof of insurability does not apply for dependent <b>AD&amp;D</b> insurance or for any coverage on your <b>children</b>.</p>		

These options are completely independent of each other. This means you do not have to choose the same option for dependent life as you do for dependent **AD&D** insurance. Benefits are payable to you if one of your covered dependents dies or sustains a covered loss.

### ***About Pay and Insurance***

The amount of your basic life, supplementary life, basic **AD&D** and supplementary **AD&D** insurance coverage is based on the **total annual pay** used to determine your premium cost.

### ***How a Pay Change Affects Your Coverage***

Since your **total annual pay** is calculated when you are hired or prior to annual enrollment, the amount of your coverage for basic life, basic **AD&D**, supplementary life and supplementary **AD&D** insurance will not change until the next Plan Year even if your **annual rate of** pay changes during the year.

A pay change will not affect any dependent coverage you may have since those amounts are not related to your **total annual pay**.