

HIGHLIGHTS

Here is a summary of some features of the Life Insurance Plans.

Plan Feature	Summary
Eligibility	<p>If you are an eligible employee (a regular, active, full-time or part-time, salaried employee who works for a Participating Company), you are eligible for basic life, basic accidental death and dismemberment (AD&D), supplementary life and supplementary AD&D insurance. You may also elect dependent life insurance and dependent AD&D insurance for your eligible dependents.</p>
Enrollment	<p>Your Company-paid basic coverage (basic life and basic AD&D insurance) automatically begins on your first day of work as an eligible employee. You do not need to enroll for these coverages. However you must enroll:</p> <ul style="list-style-type: none"> • To waive basic life and/or basic AD&D insurance, • To elect supplementary life and/or supplementary AD&D insurance for yourself, or • To elect dependent life and/or dependent AD&D insurance for your eligible dependents. <p>You also need to submit a beneficiary designation form. Your designated beneficiary(ies) will receive the death benefits on your basic life, basic AD&D and supplementary AD&D insurance coverages. You must complete a separate beneficiary form for supplementary life insurance, and this beneficiary designation may be different.</p>
Coverage Provided	<p>For Eligible Employees: The Company automatically provides you with basic life and basic AD&D insurance of one times your total annual pay, with a cap at \$1 million for each plan. You also have the option of purchasing supplementary life and/or supplementary AD&D insurance of one to seven times your total annual pay, with a cap of \$2.5 million for each plan. The benefit amount as of December 31, 2005, if in excess of the \$2.5 million on either supplementary life or supplementary AD&D, will be grandfathered.</p> <p>For Your Eligible Dependents: Dependent coverage is available in set dollar amounts. Different amounts apply for dependent life and dependent AD&D insurance.</p>

Plan Feature	Summary
When Benefits Are Paid	<p><i>Under Employee Coverage:</i></p> <ul style="list-style-type: none"> • Your basic and supplementary life insurance benefit is paid to your beneficiary(ies) if you die while coverage is in effect. • Your basic and supplementary AD&D insurance may pay a benefit if you die or suffer a covered loss as the result of an accident that occurs while coverage is in effect. Accidental death benefits are paid to your beneficiary(ies). Benefits for a covered loss other than death are paid to you. • You may have access to part of your basic life and supplementary life insurance benefits through an Accelerated Benefit Option if you become terminally ill. <p><i>Under Dependent Coverage:</i></p> <ul style="list-style-type: none"> • You receive any dependent life or dependent AD&D insurance benefits if one of your eligible dependents dies or suffers a covered loss while dependent life and/or dependent AD&D insurance is in effect.
Cost	<p>The Company pays the full cost to provide eligible employees with basic life and basic AD&D insurance. If you elect supplementary coverage, or if you elect any dependent coverage, you pay the full cost for that coverage.</p>