

BENEFIT PROGRAM SUMMARY

For CITY OF PACIFIC GROVE - #FHM910510-10

The death of a family provider can mean that a family will not only find itself facing the loss of a loved one, but also the loss of financial security. With our Group Term Life plan, an employee can achieve peace of mind by giving their family the security they can depend on.

GROUP TERM LIFE / AD&D

Eligibility	All active full time employees.
Group Term Life/AD&D Benefit: Employee	1.0 times annual earnings, rounded to the next highest \$1,000, to a maximum of \$50,000.
Age Reduction Schedule	<p>The amount of your Life and AD&D insurance on and after your 65th birthday, but before your 70th birthday, is 65% of the amount which would apply if you were under age 65.</p> <p>The amount of your Life and AD&D insurance on and after your 70th birthday, but before your 75th birthday, is 45% of the amount which would apply if you were under age 65.</p> <p>The amount of your Life and AD&D insurance on and after your 75th birthday, but before your 80th birthday, is 30% of the amount which would apply if you were under age 65.</p> <p>The amount of your Life and AD&D insurance on and after your 80th birthday is 20% of the amount which would apply if you were under age 65.</p>
Waiver of Premium	If an employee is unable to engage in any occupation as a result of injury or sickness for a minimum of 6 months, prior to age 60, premium will be waived for the employee's life insurance benefit until the employee is no longer disabled or reaches age 70, whichever occurs first.
Disability Definition	You are totally disabled if you are currently unable, as a result of your sickness, accidental bodily injury, or pregnancy, to perform the substantial and material duties of any occupation for which you are or become reasonably fitted by your education, training, or experience.
Accelerated Benefit	<p>Upon the employee's request, this benefit pays a lump sum up to 47.50% of the amount of your life insurance or \$250,000, whichever is less. insurance, if diagnosed with a terminal illness and has a life expectancy of 12 months or less.</p> <p>The amount of group term life insurance otherwise payable upon the employee's death will be reduced by the Accelerated Benefit.</p>
Conversion Privilege	Included.

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This information is only a product highlight. Life benefits may be subject to medical underwriting. Coverage for a medically underwritten benefit is not effective until the date the insurer has approved the employee's application. The policy has exclusions, limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period.

GROUP ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) PROGRAM SUMMARY

Group AD&D is an additional death benefit that pays in the event a covered employee dies or is dismembered in a covered accident. AD&D benefit is 24-hour coverage.

AD&D Schedule of Loss*	Principal Sum
Loss of Life	100%
Loss of Both Hands or Both Feet	100%
Loss of One Hand and One Foot	100%
Loss of Sight of Both Eyes	100%
Loss of One Hand and the Sight of One Eye	100%
Loss of One Foot and the Sight of One Eye	100%
Loss of Sight of One Eye	50%
Loss of One Hand or One Foot	50%

* Loss must occur within 365 days of the accident.

AD&D Product Features Included:

- Seatbelt Benefits

Exclusions - We will not pay any benefit if either the accidental bodily injuries or the loss is caused or contributed to by any of the following:

1. Insurrections, war, or act of war. War means declared or undeclared war, whether civil or international, and any substantial armed conflict with organized forces of a military nature.
2. Suicide or any other intentionally self-inflicted injury, while sane or insane.
3. Committing a felony
4. The voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as amended, unless used in accordance with the directions of your physician.
5. Any sickness or pregnancy existing at the time of the accident.
6. Heart attack (including, but not limited to, myocardial infarction) or stroke (including, but not limited to, cerebral infarction).
7. Medical or surgical treatment.

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