



Benefits Summary
Group Life and Accidental Death and Dismemberment Insurance

Plan Description:

Proposed coverage effective date: June 1, 2016

Life Insurance

Employee Life Benefit Amount

\$25,000

Employee Life Benefit Reduction Formula

Life Benefit Reduces to:

- 65% at age 65; and
- 40% at age 70; and
- 25% at age 75; and
- 15% at age 80

AD&D Insurance

Employee AD&D Benefit Amount

\$25,000

Employee AD&D Benefit Reduction Formula

AD&D Benefit Reduces to:

- 65% at age 65; and
- 40% at age 70; and
- 25% at age 75; and
- 15% at age 80