

Life/AD&D Insurance - Aetna

July 1, 2008 - June 30, 2009

The following page(s) summarize the main features of your Group Life and Accidental Death and Dismemberment Insurance Plan. Should you become insured, the Certificate of Insurance you receive will contain more detailed information. The controlling provisions of the plan are in the master Group Insurance Policy, and neither this material nor any Certificate, may modify those provisions or the insurance in any way.

Eligibility	All employees working 35 or more hours per week are eligible to enroll after six months of employment.
Coverage Amounts	\$10,000
Life Reduction Formula	Benefits will reduce by 35% of the original amount at age 65, by 64% at age 70, and by 75% at age 75.
Accidental Death and Dismemberment	\$10,000
Accelerated Death Benefit	If you have a terminal illness with a life expectancy of 12 months or less, while still alive, your policy will pay you 50% of your life insurance benefit.
Seat Belt/Airbag Benefit	In the event that a covered person is properly using a passenger restraining device or if an airbag is activated and neither contributes to saving the person's life, this benefit will supplement the accidental death benefit.
Conversion Privilege	Included
Waiver of Premium	If you are less than age 60 and have been totally and permanently disabled for nine months, you will not have to make premium payments until you recover or reach age 65.
Coverage for Dependents	None