

Voluntary Life/AD&D - Aetna

July 1, 2006 - June 30, 2009

The following page(s) summarize the main features of your Voluntary Life 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:	
Employee	Increments of \$10,000 to a maximum of \$300,000
Spouse	Increments of \$10,000 to a maximum of \$100,000, not to exceed 50% of the employee's amount
Child	14 days to age 19 (25 if full-time student): Option of \$2,000 to \$10,000 to a maximum of 50% of the employee's amount
Seat Belt/Airbag Benefit	Included
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.
Life Reduction Formula	Benefits will reduce by 35% of the original amount at age 65, by 60% at age 70, and by 75% at age 75.
Conversion Privilege	Included