

Plan Highlights

Supplemental Life and Accidental Death and Dismemberment Insurance



Holy Family Memorial, Inc.

ELIGIBILITY

Employees: Each Active, Full-time employee working 36 or more hours per week, and Part-time employee working 20 or more hours per week except any person working on a temporary or seasonal basis.

Dependents: You must be insured in order for Dependents to be covered.

Dependents are:

- ▶ your legal spouse not legally separated or divorced from you or your domestic partner.
- ▶ your unmarried financially dependent children* age 14 days to 19 years (to 23 years if full-time student).
*natural and adopted children; stepchildren and foster children in your custody.

Age limit does not apply to handicapped children.

- ▶ A person may not have coverage as both an Employee and Dependent.
- ▶ Only one insured spouse may cover Dependent children.

BENEFIT AMOUNT

Employee Supplemental Life and Voluntary AD&D

Choose from a minimum of \$10,000 to a maximum of \$750,000 in \$10,000 increments, not to exceed 5 times salary.

Dependent Life and Voluntary AD&D

Spouse

Choose from a minimum of \$5,000 to a maximum of \$250,000 in \$5,000 increments
(spouse amount may not exceed 50% of employee amount)

Dependent Life Child(ren) and Voluntary AD&D

14 days to age 19 : Choose from a minimum of \$2,500 to a maximum of \$10,000 in \$2,500 increments
(up to age 23 if a full-time student)

GUARANTEED ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)

Employee:

Under age 60: \$250,000
Age 60 but less than age 70: \$40,000
Age 70 and over: \$20,000

Spouse:

Under age 60: \$50,000
Age 60 but less than age 70: \$10,000
Age 70 and over: none

Child: all child amounts are guaranteed issue

CONTRIBUTION REQUIREMENTS

Supplemental Life and Voluntary AD&D:

Coverage is 100% employee paid.

Spouse: Coverage is 100% employee paid.

Dependent Child(ren): Coverage is 100% employee paid.

BENEFIT REDUCTION DUE TO AGE

(applicable to employee/spouse coverage)

Age	Original Benefit	Reduced To:
70		50%

FEATURES

- ▶ Accelerated Death Benefit (expressed as Living Benefit Rider in some states and Imminent Death Benefit in PA)
- ▶ Conversion Privilege
- ▶ Portability
- ▶ Waiver of Premium

VALUE ADDED SERVICES

- ▶ Bereavement Counseling Service
- ▶ Travel Assistance Service

EXCLUSIONS

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.