

SCHEDULE OF BENEFITS
Associated Employer Health & Welfare Trust – 301755
Basic Life and Accidental Death and Dismemberment
\$15,000 mandatory benefit (Included with medical)

Class of Employees

This schedule covers the following class(es) of Employees of companies and affiliates controlled by the Policyholder:

All full-time Employees of Employer groups, excluding temporary and seasonal employees

Description of Class:

Employees are considered full-time if they customarily work: 20 hours per week

Employee Waiting Period:

An Employee is eligible for insurance on the first day of the month following the date he completes the required number of days of continuous employment as determined by the participating employer group's trust application

If the Covered Person's employment ends and the same employer rehires him within six months, We will apply his previous employment in an eligible class toward completing the Waiting Period.

Cost of Insurance: The Covered Person is not required to contribute to the cost of his Employee Basic Life and AD&D insurance.

Covered Person Insurance:

Basic Life Insurance Benefit:

\$15,000

Basic Life Insurance Benefit will reduce to 65% at age 70, 50% at age 75 and terminate at retirement.

Basic Accidental Death and Dismemberment Benefit:

\$15,000

Basic Accidental Death and Dismemberment Benefit will reduce to 65% at age 70, 50% at age 75 and terminate at retirement.

Basic Accidental Death and Dismemberment Benefits are issued on a:

24 hour basis non-occupational basis

Accelerated Death Benefit: Up to 75% of the combined Basic Life Insurance and Supplemental Life Insurance amount in force to a maximum of \$50,000. Employee must have at least \$10,000 in Basic Life Insurance in-force to qualify for this benefit.