

ALLtech a benefit program of Associated Employers Trust

Employee and Dependent Supplemental Life and Accidental Death and Dismemberment (AD&D) Insurance

Eligibility	All Active Full Time Employees of employer groups offering coverage
Employee Supplemental Life and AD&D	\$10,000 to \$500,000 in increments of \$10,000; not to exceed 7 times base annual earnings
Spouse Supplemental Life and AD&D	\$5,000 to \$250,000 in increments of \$5,000; not to exceed 50% of the employee's Supplemental Life amount
Dependent Child(ren) Supplemental Life and AD&D	Age 14 days to 19 years: \$2,500
Guarantee Issue Limit Supplemental Life	Employee: Employer Groups 10-50 lives: \$30,000 Employer Groups 51-99 lives: \$80,000 Employer Groups 100+ lives: \$100,000 Spouse: \$25,000 Child(ren): \$2,500
Benefit Reduction	<u>Employee</u> and <u>Spouse</u> Supplemental Life and AD&D coverage reduce to 65% at age 65; to 50% at age 70. All coverage terminates upon employee's retirement.
Accelerated Death Benefit Employee Life	If you are diagnosed with a terminal illness with 12 months or less to live, you may apply for an accelerated benefit of up to 75% of your current life insurance up to \$50,000, to be used however you wish. The balance is paid to your beneficiaries upon your death.
Waiver of Premium Benefit Employee Life	Life Insurance premium waived to age 65 if disabled prior to age 60 and the disability lasts at least 9 months.

- Limitations for AD&D: Disease, bodily or mental infirmity, suicide or intentionally self-inflicted injury, commission of an assault or felony, war, use of any drug unless prescribed by physician, driving while intoxicated, engaging in any hazardous activities, or travel in a private aircraft.
- This is a summary of benefits only and does not include all plan provisions, exclusions, and limitations relating to your coverage. Please refer to your Certificate of Coverage. If differences exist between this summary and your Certificate of Coverage, the Certificate of Coverage will govern.
- UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and Unimerica Insurance Company; Unimerica Life Insurance Company of New York (NYC); and in California, Unimerica Life Insurance Company.
- Late applicants are subject to Evidence of Insurability.

This is an overview of your benefits. The contract will govern actual benefits. The Company reserves the right to make future changes.

LIFE COST SUMMARY (Monthly Rates)

	Current Monthly Rates per \$1,000 of benefit	
	Age Range	Rate
Supplemental Life Employee and Spouse	Ages less than 25	\$0.048
	Ages 25-29	.048
	Ages 30-34	.058
	Ages 35-39	.090
	Ages 40-44	.168
	Ages 45-49	.278
	Ages 50-54	.380
	Ages 55-59	.740
	Ages 60-64	1.018
	Ages 65-69	1.690
	Ages 70-74	3.180
Ages 75+	5.930	
Supplemental Life – Child(ren)	\$0.10 per \$1,000	
Supplemental AD&D	Employee: \$0.02 per \$1,000 Spouse: \$0.02 per \$1,000 Child(ren): \$0.02 per \$1,000	

Premium Calculation Samples

Supplemental Life

- Employee, age 36: $\$30,000 \times \$0.09 = \$2,700 / \$1,000 = \$2.70$ per month
- Spouse: $\$25,000 \times \$0.09 = \$2,250 / \$1,000 = \$2.25$ per month (Age is based on employee's age.)
- Child(ren): $\$2,500 \times \$0.10 = \$250 / \$1,000 = \$0.25$ per month

Supplemental AD&D

- Employee: $\$30,000 \times \$0.02 = \$600 / \$1,000 = \$0.60$ per month
- Spouse: $\$25,000 \times \$0.02 = \$500 / \$1,000 = \$0.50$ per month
- Child(ren): $\$2,500 \times \$0.02 = \$50 / \$1,000 = \$0.05$ per month

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