

Plan Highlights

Group Basic Life and AD&D, Supplemental and Dependent Life and AD&D Insurance



Heifer Project International

ELIGIBILITY

Employees: Each Active, Full-time employee working 30 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
- your unmarried financially dependent children* age 14 days to 20 years (to 26 years if full-time student).

*natural and adopted children; stepchildren and foster children in your custody.

Upper age limits do 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

Basic Life and AD&D

\$75,000

Supplemental Life and AD&D

Choose from a minimum of \$20,000 to a maximum of \$500,000 in \$10,000 increments

Dependent Life and AD&D

Spouse

Choose from a minimum of \$5,000 to a maximum of \$250,000 in \$5,000 increments

Dependent Child(ren)

14 days but less than 6 months : \$250

6 months to Age 19 : choice of \$1,000, \$5,000 or \$10,000

(up to age 26 if a full-time student)

(Spouse & Child Voluntary AD&D amount may not to exceed 100% of the insured's Voluntary AD&D amount)

GUARANTEE ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)

Employee: \$150,000

Spouse: \$50,000

Child: all child amounts are guaranteed issue

CONTRIBUTION REQUIREMENTS

Basic Life (and AD&D):

Coverage is 100% employer paid.

Supplemental Life (and 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

Age	Original Benefit Reduced To
70	67%
75	50%

AD&D SCHEDULE

For Accidental Loss of:	Amount Payable:
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
One hand and sight of one eye	100%
One foot and sight of one eye	100%
Speech and hearing	100%
One hand or One foot	50%
Sight of one eye	50%
Speech or Hearing	50%

RATE

See attached Rate Sheet.

FEATURES

- Living Benefit Rider (expressed as Accelerated Death Benefit in some states and Imminent Death Benefit in PA)
- Conversion Privilege
- Critical Illness Benefit
- FMLA/MSLA Continuation
- Waiver of Premium with Critical Illness

VALUE ADDED SERVICES

- Bereavement Counseling Service
- Travel Assistance Service

EXCLUSIONS

AD&D EXCLUSIONS:

AD&D benefits will not be payable for a loss: caused by suicide or intentionally self-inflicted injuries; caused by or resulting from war or any act of war, declared or undeclared; to which sickness, disease or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; sustained during an insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic intoxication is a contributing factor; or to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic or drug is a contributing factor.

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.