### Eligibility

All active, full-time U.S. Employees of the Employer regularly working a minimum of 30 hours per week.

### Benefits:

<table>
<thead>
<tr>
<th>Covered Earnings Definition</th>
<th>Employee's annual wage or salary as reported by the Employer excluding bonuses, commissions, overtime pay or extra compensation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligibility Waiting Period</td>
<td>Following 30 days of active service.</td>
</tr>
<tr>
<td>Employee Benefit</td>
<td>Units of $10,000 to $500,000</td>
</tr>
<tr>
<td>Coverage</td>
<td>Voluntary, Employee paid, 24 Hour Accidental Death &amp; Dismemberment Benefits. Other enhancements will be defined in the policy.</td>
</tr>
</tbody>
</table>

### Loss of Life

- 100% of the Principal Sum

### Dismemberment

- Loss of Two or More Hands or Feet: 100% of the Principal Sum
- Loss of Sight of Both Eyes: 100% of the Principal Sum
- Loss of Speech and Hearing (in both ears): 100% of the Principal Sum
- Quadriplegia (Total paralysis of upper and lower limbs): 100% of the Principal Sum
- Paraplegia (Total paralysis of both lower limbs): 75% of the Principal Sum
- Hemiplegia (Total paralysis of upper and lower limbs on one side of the body): 50% of the Principal Sum
- Uniplegia (Total paralysis of one upper or one lower limb): 25% of the Principal Sum
- Loss of One Hand or Foot: 50% of the Principal Sum
- Loss of Sight in One Eye: 50% of the Principal Sum
- Severance and Reattachment of One Hand or Foot: 50% of the Principal Sum
- Loss of Speech: 50% of the Principal Sum
- Loss of Hearing (in both ears): 50% of the Principal Sum
- Loss of Thumb and Index Finger of the Same Hand: 25% of the Principal Sum
- Loss of all Four Fingers of the Same Hand: 25% of the Principal Sum
- Loss of all the Toes of the Same Foot: 20% of the Principal Sum

### Coma

- Monthly Benefit: 1% of Principal Sum
- Number of Monthly Benefits: 11
- When Payable: At the end of each month during which the Covered Person remains comatose
- Lump Sum Benefit: 100% of Principal Sum
- When Payable: Beginning of 12th Month

### Accidental Death & Dismemberment Schedule of Benefits:

We will pay the benefit for any one of the Covered Losses listed in the Schedule of Benefits, if the Covered Person suffers a Covered Loss resulting directly and independently of all other causes from a Covered Accident within the applicable time period specified in the Schedule of Benefits.

If the Covered Person sustains more than one Covered Loss as a result of the same Covered Accident, benefits will be paid for the Covered Loss for which the largest available benefit is payable.

If the loss results in death, benefits will only be paid under the Loss of Life benefit provision.

Any Loss of Life benefit will be reduced by any paid or payable Accidental Dismemberment benefit. However, if such
Accidental Dismemberment benefit equals or exceeds the Loss of Life benefit, no additional benefit will be paid.

Extension of Coverage:
Coverage expanded to cover the following circumstances:

- Exposure & Disappearance - loss occurs due to exposure; disappearance if not found within one year
| **Spouse Benefit**                  | Units of $5,000 to $250,000  
Spouse coverage terminates at age 70 |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Spouse Maximum Principal Sum</strong></td>
<td>$250,000</td>
</tr>
<tr>
<td><strong>Child Benefit</strong></td>
<td>Units of $5,000 to $10,000</td>
</tr>
<tr>
<td><strong>Child Maximum Principal Sum</strong></td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Benefit Reductions</strong></td>
<td>We can help you meet your Age Discrimination in Employment Act (ADEA) responsibilities by extending coverage to all active employees, regardless of age. Benefits reduced for employees based on ages at time of accident according to the following schedule: 65% @ age 70, 50% @ age 75</td>
</tr>
<tr>
<td><strong>Continuation of Insurance</strong></td>
<td>Family Medical Military Leave (12 weeks)</td>
</tr>
<tr>
<td><strong>Additional Benefits:</strong></td>
<td></td>
</tr>
</tbody>
</table>
| **Seatbelt and Airbag Benefit**    | Covered Person dies directly and independently of all other causes from a Covered Accident while wearing a seatbelt and riding in a private passenger automobile. If seatbelt benefit is payable, an additional benefit is provided if Covered Person was also positioned in a seat protected by a properly functioning and properly deployed Supplemental Restraint System Airbag. Seatbelt: Additional 10% of the principal sum to a maximum of $25,000  
Airbag: Additional 5% of the principal sum to a maximum of $10,000 |
| **Beneficiary Designation**        | Recognize Prior Beneficiary Designations or Pay According to Succession Schedule (if no beneficiary has been designated) |