

BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

Basic life and accidental death & dismemberment (AD&D) insurance is provided to all full-time (.9 to 1.0 FTE) and part-time (.5 to less than .9 FTE) colleagues.

If, while covered under the AD&D portion, you are accidentally injured, you will be paid a benefit based on the nature of the loss. The maximum benefit is an amount equal to your basic life amount. Certain losses will pay the full amount of the maximum benefit, while others will pay a stated portion.

No action is required on your part to obtain this coverage. It is provided at no cost and is underwritten by Reliance Standard Life Insurance Company.

Benefits

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| Full-time | One times annual earnings*, as determined at the time of enrollment, rounded to next higher \$1,000 to a maximum of \$500,000. |
| Part-time | \$10,000 |
| Living Benefits Option | If the colleague is diagnosed with a terminal medical condition, the colleague is eligible to receive an accelerated payment of 80% of their basic life amount to a maximum amount of \$500,000. |

If the eligible colleague works past age 65, the amount of benefit will be reduced by a predetermined percentage.

*Earnings: Annual earnings excludes bonus, overtime pay or other special forms of compensation.