

VOLUNTARY TERM LIFE AND VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE OVERVIEW

Prepared for the employees of Delmar Gardens Enterprises, Inc.

Voluntary Term Life Insurance Coverage – paid by you

Eligibility	Active, full-time Employees of the Employer regularly working a minimum of 37.5 hours per week in the United States, who are citizens or permanent resident aliens of the United States.	
Eligibility Waiting Period	First of the month following 90 days of active service.	
Employee	Benefit Amount	Units of \$10,000
	Guaranteed Coverage Amount	The lesser of 5 times salary or \$200,000
	Maximum	The lesser of 5 times salary or \$500,000
	Benefit Reduction Schedule	Providing you are still employed, your benefits will reduce to 50% at age 70 and 25% at age 75.
Spouse* (up to age 70)	Spouse is eligible provided that you apply for and are approved for coverage for yourself.	
	Benefit Amount	Units of \$5,000
	Guaranteed Coverage Amount	\$50,000
	Maximum	\$50,000 or 100% of employee's amount whichever is less
Dependent Children	Under age 26, as long as you apply for and are approved for coverage for yourself. Premium includes all eligible children.	
	Benefit Amount	Units of \$2,000
	Maximum Per Child	\$10,000
	Benefit Amount from Birth to 14 days	\$500
	Benefit Amount from 15 days to 26 years	\$10,000

Voluntary AD&D Insurance Coverage – paid by you

Eligibility	Active, full-time Employees of the Employer regularly working a minimum of 37.5 hours per week in the United States, who are citizens or permanent resident aliens of the United States.	
Eligibility Waiting Period	First of the month following 90 days of active service.	
Employee	Benefit Amount	Units of \$10,000
	Maximum	The lesser of 5 times salary or \$500,000
	Benefit Reduction Schedule	Providing you are still employed, your benefits will reduce to 50% at age 70 and 25% at age 75.
Spouse* (up to age 70)	Spouse is eligible provided that you apply for and are approved for coverage for yourself.	
	Benefit Amount	Units of \$5,000
	Maximum	\$50,000
Dependent Children	Under age 26, as long as you apply for and are approved for coverage for yourself. Premium includes all eligible children.	
	Benefit Amount	Units of \$2,000
	Maximum per child	\$10,000

No one may be covered more than once under this plan.

* For purposes of this summary, wherever the term spouse appears it shall also include domestic partner/partner to a civil union. Your domestic partner is eligible for insurance if he or she meets specific criteria stated in the group policy. Additional information is available from your benefit service representative.

Guaranteed Coverage for Voluntary Term Life Insurance Coverage

Guaranteed Coverage Amount is the amount of coverage you can elect without answering any medical questions or taking a health exam. Guaranteed Coverage is only available during Initial Enrollment and other times as approved. If you apply for coverage that is above the Guaranteed Coverage Amount, or if you are applying for coverage after 31 days after you become eligible, you must fill out a Medical Evidence of Insurability form. All dependent child benefits are guaranteed issue.

How Much Your Voluntary Life Coverage will Cost per Month*

Age	Employee and Spouse Cost Per \$1,000
<30	\$0.035
30-34	\$0.046
35-39	\$0.057
40-44	\$0.100
45-49	\$0.167
50-54	\$0.277
55-59	\$0.475
60-64	\$0.816
65-69	\$1.430
70+	\$2.61
Child Rate per \$1,000	\$0.231

*Costs are subject to change.

How Much Your Voluntary Accidental Death & Dismemberment Coverage will Cost per Month

	Cost Per \$1,000
Employee	\$0.02
Spouse	\$0.02
Child	\$0.02

Cost Calculation Example (based on the Benefit Amount)

	Age	Rate Per \$1,000		Benefit Amount				Estimated Cost
<i>Example Life Costs</i>	33	.046	X	100,000	÷	1,000	=	\$4.60
Input Your Costs			X		÷	1,000	=	
<i>Example AD&D Costs</i>		.02	X	100,000	÷	1,000	=	\$2.00
Input Your Costs			X		÷	1,000	=	

Other Voluntary Life Coverage Features

Accelerated Death Benefit – Terminal Illness

If you or your spouse is diagnosed by two unaffiliated physicians as terminally ill with a life expectancy of 12 months or less, the benefit for terminal illness provides for up to 80% of the Term Life Insurance coverage amount in-force or \$400,000, whichever is less, to be paid to the insured. This benefit is payable only once in the insured's lifetime, and will reduce the life insurance death benefit.

When Your Coverage Begins and Ends

Coverage becomes effective on the later of the program's effective date, the date you become eligible, the date we receive your completed enrollment form, or the date you authorize any necessary payroll deductions. Your coverage will not begin unless you are actively at work on the effective date. Dependent coverage will not begin for any dependent who on the effective date is hospital or home confined; receiving chemotherapy or radiation treatment; or disabled and under the care of a physician. Coverage will continue while you and your dependents remain eligible, the group policy is in force, and required premium paid.

Conversion - If group life coverage ends (except due to nonpayment of premium), your employment is terminated, membership in an eligible class is terminated, or insurance coverage is reduced based on attained age, you can convert to an individual non-term policy. To convert, you must apply for the conversion policy and pay the first premium payment within 31 days after your group coverage ends. Dependents may convert their coverage as well. Premiums may change at this time, and terms of coverage will be subject to change.

Portability - If your employment is terminated and you are under age 70, you can continue your [employee-paid] life insurance on a direct-bill basis. Coverage may also be continued for your spouse/children. Premiums will increase at this time. Coverage can be continued to age 70, unless the insurance company terminates portability for all insured persons. Refer to your certificate for details.

Exclusions: Voluntary life insurance will not be paid if you commit suicide, while sane or insane, within the first two years of coverage

Other Voluntary Accidental Death & Dismemberment (AD&D) Insurance Coverage Features

A Valuable Combination of Benefits

Survivors of severe accidents will be paid an additional benefit according to the chart below.

If, within 365 days of a covered accident, bodily injuries result in:	We will pay this % of the benefit amount:
Loss of life	100%
Total paralysis of upper and lower limbs, or Loss of any combination of two: hands, feet or eyesight, or Loss of speech and hearing in both ears	100%
Total paralysis of both lower or upper limbs	75%
Total paralysis of upper and lower limbs on one side of the body, or Loss of hand, foot or sight in one eye, or Loss of speech or loss of hearing in both ears, or Severance and Reattachment of one hand or foot	50%
Total paralysis of one upper or lower limb, or Loss of all four fingers of the same hand, or Loss of thumb and index finger of the same hand	25%
Loss of all toes of the same foot	20%

Only one benefit (the largest) will be paid for losses from the same accident.

Additional Benefits of Voluntary Accidental Death & Dismemberment Insurance

For Wearing a Seatbelt & Protection by an Airbag - Additional 10% benefit but not more than \$25,000 if the covered person dies in an automobile accident while wearing a seatbelt or approved child restraint. We will increase the benefit by an additional 10% but not more than \$25,000 if the insured person was also positioned in a seat protected by a properly-functioning and properly deployed Supplemental Restraint System (Airbag).

For Comas - You will receive 1% of the full benefit amount each month, for up to a maximum of 11 months, if you or an insured family member are in a coma for 30 days or more as a result of a Covered Accident. If the covered person is still in a coma after 11 months, or dies, the full benefit amount will be paid

For Exposure & Disappearance - Benefits are payable if you or an insured family member suffer a covered loss due to unavoidable exposure to the elements as a result of a Covered Accident. If your or an insured family member's body is not found within one year of the disappearance, wrecking or sinking of the conveyance in which you or an insured family member were riding, on a trip otherwise covered, it will be presumed that you sustained loss of life as a result of a Covered Accident.

For Furthering Education - If you die in a covered accident, we will pay an extra benefit for each insured child under age 25 who enrolls in a school of higher learning within one year of your death. We will increase your benefit by 5% or \$5,000, whichever is less, for each qualifying child, each year for 4 consecutive years as long as your child continues his/her education. If there is no qualifying child, we will pay an additional \$1,000 to your beneficiary.

For Child Care Expenses - If you die as a result of a covered accident, we will pay a benefit for a surviving child under 13 who is enrolled in a licensed child care center at the time of the accident or within 90 days afterwards. This benefit is 5% of your benefit amount per year, but not more than \$5,000 per year for 4 years or until the child turns 13, whichever occurs first, for each covered child.

For Training for Your Spouse - If you die from a covered accident, your spouse will receive educational reimbursement if he or she enrolls, within 3 years of your death, in an accredited school to gain skills needed for employment. We will pay the actual cost of the education or training program up to \$3,000.

What is Not Covered

Self-inflicted injuries or suicide while sane or insane • commission or attempt to commit a felony or an assault • any act of war, declared or undeclared • any active participation in a riot, insurrection or terrorist act • bungee jumping • parachuting • skydiving • parasailing • hang-gliding • sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food • voluntarily using any drug, narcotic, poison, gas or fumes except one prescribed by a licensed physician and taken as prescribed • operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the covered person has been provided a written warning against operating a vehicle

while taking it • a Covered Accident that occurs while the covered person is engaged in the activities of active duty service in the military, navy or air force of any country or international organization (this does not include Reserve or National Guard training, unless it extends beyond 31 days) • traveling in an aircraft that is owned, leased or controlled by the sponsoring organization or any of its subsidiaries or affiliates • air travel, except as a passenger on a regularly scheduled commercial airline or in an aircraft being used by the Air Mobility Command or its foreign equivalent • flight in, boarding or alighting from an Aircraft or any craft designed to fly above the Earth's surface being flown by the covered person or in which the covered person is a member of the crew.

When Your Coverage Begins and Ends

Coverage becomes effective on the later of the program's effective date, the date you become eligible, the date we receive your completed application, or the date you authorize any necessary payroll deductions. Your coverage will not begin unless you are actively at work on the effective date. Dependent coverage will not begin for any dependent who on the effective date is hospital or home confined; receiving chemotherapy or radiation treatment; or disabled and under the care of a physician. Coverage will continue while you and your dependents remain eligible, the group policy is in force, and required premiums are paid.

Conversion - If, before you reach age 70, this group coverage is reduced or ends for any reason except non-payment of premium or age, you can convert to an individual policy. No medical certification is needed. To continue coverage, you must apply for the conversion policy and pay the first premium in effect for your age and occupation within 31 days after your group coverage ends. Family members may convert their coverage as long as they have not reached the maximum age limitation. Converted policies are subject to certain benefits and limits as outlined in your certificate, should you become insured under the plan.

This information is a brief description of the important features of the plan. It is not a contract. Terms and conditions of coverage are set forth in Group Policy No. FLX-967830 and Group Policy No. OK-968899. Please refer to your Certificate of Insurance or Summary Plan Description for more detailed information. Coverage is underwritten by Life Insurance Company of North America, a Cigna company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. © Cigna 2015