

Plan Highlights

Voluntary Group Accidental Death & Dismemberment Insurance



The Liberty Company Insurance

ELIGIBILITY

All Active Full-Time Employees working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

Dependents: You must be insured for your Dependents to be covered.

Dependents are:

- ▶ Your legal spouse who is not legally separated or divorced from you
- ▶ Your legally-recognized domestic or civil union partner
- ▶ Your unmarried financially dependent children birth to 26 years.
- ▶ A person may not have coverage as both an Employee and Dependent.
- ▶ Only one insured spouse may cover dependent children.

BENEFIT AMOUNT

Employee: Choose from a minimum of \$10,000 to a maximum of \$750,000 in \$10,000 increments.

Spouse: Choose from a minimum of \$5,000, a maximum of \$750,000 in \$5,000 increments, not to exceed 100% of employee amount

Child(ren): Birth to age 26 years: \$2,000 to \$10,000 in increments of \$2,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

AD&D SCHEDULE

For Accidental Loss of	Amount Payable
Life	100%
Two or More Members*	100%
Speech and Hearing	100%
One Member*	50%
Speech or Hearing	50%
Thumb and Index Finger of Same Hand	25%

* "Member" refers to a hand, foot or eye

BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced to
70	65%
75	50%

RATES

See attached Rate Sheet

FEATURES

- ▶ Conversion Privilege
- ▶ Day Care Benefit
- ▶ Education Benefit
- ▶ Exposure and Disappearance
- ▶ FMLA / MSLA Continuation
- ▶ Seat Belt and Air Bag Benefit
- ▶ Total Loss of Use Benefit

VALUE-ADDED SERVICES

- ▶ Travel Assistance Services

Reliance Standard Plans Voluntary AD&D Insurance Premium Table

Plan Holder: The Liberty Company Insurance

Employee Semi-Monthly Premiums

Benefit Amount	Employee	Benefit Amount	Employee	Benefit Amount	Employee	Benefit Amount	Employee	Benefit Amount	Employee
\$10,000	\$0.13	\$160,000	\$2.00	\$310,000	\$3.88	\$460,000	\$5.75	\$610,000	\$7.63
\$20,000	\$0.25	\$170,000	\$2.13	\$320,000	\$4.00	\$470,000	\$5.88	\$620,000	\$7.75
\$30,000	\$0.38	\$180,000	\$2.25	\$330,000	\$4.13	\$480,000	\$6.00	\$630,000	\$7.88
\$40,000	\$0.50	\$190,000	\$2.38	\$340,000	\$4.25	\$490,000	\$6.13	\$640,000	\$8.00
\$50,000	\$0.63	\$200,000	\$2.50	\$350,000	\$4.38	\$500,000	\$6.25	\$650,000	\$8.13
\$60,000	\$0.75	\$210,000	\$2.63	\$360,000	\$4.50	\$510,000	\$6.38	\$660,000	\$8.25
\$70,000	\$0.88	\$220,000	\$2.75	\$370,000	\$4.63	\$520,000	\$6.50	\$670,000	\$8.38
\$80,000	\$1.00	\$230,000	\$2.88	\$380,000	\$4.75	\$530,000	\$6.63	\$680,000	\$8.50
\$90,000	\$1.13	\$240,000	\$3.00	\$390,000	\$4.88	\$540,000	\$6.75	\$690,000	\$8.63
\$100,000	\$1.25	\$250,000	\$3.13	\$400,000	\$5.00	\$550,000	\$6.88	\$700,000	\$8.75
\$110,000	\$1.38	\$260,000	\$3.25	\$410,000	\$5.13	\$560,000	\$7.00	\$710,000	\$8.88
\$120,000	\$1.50	\$270,000	\$3.38	\$420,000	\$5.25	\$570,000	\$7.13	\$720,000	\$9.00
\$130,000	\$1.63	\$280,000	\$3.50	\$430,000	\$5.38	\$580,000	\$7.25	\$730,000	\$9.13
\$140,000	\$1.75	\$290,000	\$3.63	\$440,000	\$5.50	\$590,000	\$7.38	\$740,000	\$9.25
\$150,000	\$1.88	\$300,000	\$3.75	\$450,000	\$5.63	\$600,000	\$7.50	\$750,000	\$9.38

Spouse Semi-Monthly Premiums

Benefit Amount	Spouse	Benefit Amount	Spouse	Benefit Amount	Spouse	Benefit Amount	Spouse	Benefit Amount	Spouse
\$5,000	\$0.06	\$155,000	\$1.94	\$305,000	\$3.81	\$455,000	\$5.69	\$605,000	\$7.56
\$10,000	\$0.13	\$160,000	\$2.00	\$310,000	\$3.88	\$460,000	\$5.75	\$610,000	\$7.63
\$15,000	\$0.19	\$165,000	\$2.06	\$315,000	\$3.94	\$465,000	\$5.81	\$615,000	\$7.69
\$20,000	\$0.25	\$170,000	\$2.13	\$320,000	\$4.00	\$470,000	\$5.88	\$620,000	\$7.75
\$25,000	\$0.31	\$175,000	\$2.19	\$325,000	\$4.06	\$475,000	\$5.94	\$625,000	\$7.81
\$30,000	\$0.38	\$180,000	\$2.25	\$330,000	\$4.13	\$480,000	\$6.00	\$630,000	\$7.88
\$35,000	\$0.44	\$185,000	\$2.31	\$335,000	\$4.19	\$485,000	\$6.06	\$635,000	\$7.94
\$40,000	\$0.50	\$190,000	\$2.38	\$340,000	\$4.25	\$490,000	\$6.13	\$640,000	\$8.00
\$45,000	\$0.56	\$195,000	\$2.44	\$345,000	\$4.31	\$495,000	\$6.19	\$645,000	\$8.06
\$50,000	\$0.63	\$200,000	\$2.50	\$350,000	\$4.38	\$500,000	\$6.25	\$650,000	\$8.13
\$55,000	\$0.69	\$205,000	\$2.56	\$355,000	\$4.44	\$505,000	\$6.31	\$655,000	\$8.19
\$60,000	\$0.75	\$210,000	\$2.63	\$360,000	\$4.50	\$510,000	\$6.38	\$660,000	\$8.25
\$65,000	\$0.81	\$215,000	\$2.69	\$365,000	\$4.56	\$515,000	\$6.44	\$665,000	\$8.31
\$70,000	\$0.88	\$220,000	\$2.75	\$370,000	\$4.63	\$520,000	\$6.50	\$670,000	\$8.38
\$75,000	\$0.94	\$225,000	\$2.81	\$375,000	\$4.69	\$525,000	\$6.56	\$675,000	\$8.44
\$80,000	\$1.00	\$230,000	\$2.88	\$380,000	\$4.75	\$530,000	\$6.63	\$680,000	\$8.50
\$85,000	\$1.06	\$235,000	\$2.94	\$385,000	\$4.81	\$535,000	\$6.69	\$685,000	\$8.56
\$90,000	\$1.13	\$240,000	\$3.00	\$390,000	\$4.88	\$540,000	\$6.75	\$690,000	\$8.63
\$95,000	\$1.19	\$245,000	\$3.06	\$395,000	\$4.94	\$545,000	\$6.81	\$695,000	\$8.69
\$100,000	\$1.25	\$250,000	\$3.13	\$400,000	\$5.00	\$550,000	\$6.88	\$700,000	\$8.75
\$105,000	\$1.31	\$255,000	\$3.19	\$405,000	\$5.06	\$555,000	\$6.94	\$705,000	\$8.81
\$110,000	\$1.38	\$260,000	\$3.25	\$410,000	\$5.13	\$560,000	\$7.00	\$710,000	\$8.88
\$115,000	\$1.44	\$265,000	\$3.31	\$415,000	\$5.19	\$565,000	\$7.06	\$715,000	\$8.94
\$120,000	\$1.50	\$270,000	\$3.38	\$420,000	\$5.25	\$570,000	\$7.13	\$720,000	\$9.00
\$125,000	\$1.56	\$275,000	\$3.44	\$425,000	\$5.31	\$575,000	\$7.19	\$725,000	\$9.06
\$130,000	\$1.63	\$280,000	\$3.50	\$430,000	\$5.38	\$580,000	\$7.25	\$730,000	\$9.13
\$135,000	\$1.69	\$285,000	\$3.56	\$435,000	\$5.44	\$585,000	\$7.31	\$735,000	\$9.19
\$140,000	\$1.75	\$290,000	\$3.63	\$440,000	\$5.50	\$590,000	\$7.38	\$740,000	\$9.25
\$145,000	\$1.81	\$295,000	\$3.69	\$445,000	\$5.56	\$595,000	\$7.44	\$745,000	\$9.31
\$150,000	\$1.88	\$300,000	\$3.75	\$450,000	\$5.63	\$600,000	\$7.50	\$750,000	\$9.38

Child(ren) Semi-Monthly Premiums

Benefit Amount	Premium
\$2,000	\$0.03
\$4,000	\$0.05
\$6,000	\$0.08
\$8,000	\$0.10
\$10,000	\$0.13

(One rate and benefit amount for all eligible children in family, regardless of number)

Rates are subject to change.