



Basic Life Highlights for the Members of



Basic Life Insurance

Your Life Insurance Benefit is designed to pay a specified amount to your beneficiary in the event of an untimely death.

CASE Paid

All Active Full-Time Members and Retirees

Benefit:

Flat \$7,500

Premium Waiver Provision:

Premium Waiver available to Age 65, if disabled prior to age 60

Reduction Schedule:

To 65% at age 65; to 50% at age 70, to 35% at age 75
(at age 65 = \$4,875; age 70 = \$3,750; age 75 +, = \$2,625)

Conversion Option:

Allows you to convert all or a portion of your coverage to an individual policy from Standard Life. You must request conversion and pay the required premium within 31 days of the date your insurance ends. No evidence of good health will be required

Living Benefit Option:

Should you be diagnosed with a terminal illness and have a life expectancy of 12 months or less, this will allow you to receive an accelerated payment of up to 75% of your life insurance proceeds, subject to the minimum and maximum amounts stated in your plan. You must be less than age 60 and have a minimum benefit of \$10,000.

Accidental Death & Dismemberment

Your AD&D benefit is designed to pay an amount in event you sustain an injury (according to a specific schedule) or loss of life, independent of all other causes. Please see Contract Booklet for complete listing of covered benefits.

Benefit:

Flat \$7,500

Reduction Schedule:

To 65% at age 65; to 50% at age 70, to 35% at age 75

The plan highlight is for illustrative purposes only. The official booklet will completely describe the features of the plan. The contract will govern should there be any discrepancies.