

Plan Highlights

Group Basic Life Insurance



Sonesta International Hotels Corporation

ELIGIBILITY

Each Active Full-Time Employees and Sonesta Teamster Local 463, and any other union members if required by CBA, working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

BENEFIT AMOUNT

Basic Life: 1 times earnings, rounded to the next higher \$1,000, with a minimum of \$10,000, subject to a maximum of \$300,000.

GUARANTEED ISSUE

\$300,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

BENEFIT REDUCTION DUE TO AGE

<u>Age</u>	<u>Original Benefit Reduced to</u>
70	65%
75	50%

FEATURES

- ▶ Accelerated Death Benefit
- ▶ Conversion Privilege
- ▶ FMLA/MSLA Extension
- ▶ Portability
- ▶ Waiver of Premium

VALUE-ADDED SERVICES

- ▶ Bereavement Counseling Services
- ▶ Travel Assistance Services



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This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6422, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product features and availability may vary by state.