

Plan Highlights

Group Basic Life / AD&D Insurance



Gorman & Company, LLC

ELIGIBILITY

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

BENEFIT AMOUNT

Basic Life and AD&D: \$50,000

GUARANTEED ISSUE

\$50,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

AD&D SCHEDULE

| For Accidental Loss of | Amount Payable |
|-------------------------------|----------------|
| Life | 100% |
| Both Hands | 100% |
| Both Feet | 100% |
| Sight of Both Eyes | 100% |
| One Hand and One Foot | 100% |
| One Hand and Sight of One Eye | 100% |
| One Foot and Sight of One Eye | 100% |
| Speech and Hearing | 100% |
| One Hand | 50% |
| One Foot | 50% |
| Sight of One Eye | 50% |
| Speech | 50% |
| Hearing | 50% |

BENEFIT REDUCTION DUE TO AGE

| Age | Original Benefit Reduced to |
|-----|-----------------------------|
| 65 | 65% |
| 70 | 50% |

FEATURES

- ▶ Living Benefit
- ▶ Air Bag Benefit
- ▶ Conversion Privilege
- ▶ FMLA/MSLA Extension
- ▶ Seat Belt Benefit
- ▶ Waiver of Premium

VALUE-ADDED SERVICES

- ▶ Bereavement Counseling Services
- ▶ Travel Assistance Services