

## Employee Voluntary Life, AD&D, Dependent Voluntary Life, and AD&D plan design

Employee Voluntary Life	
Eligible employees	All Full-Time United States Employees working in the United States who are scheduled to work a minimum of 30 hours per week
Effective Date	August 1, 2023
	<b>Class 1</b>
Class description	All Eligible Employees
Waiting Period	30 days of employment
Benefit amount	Increments of \$10,000
Maximum benefit	\$200,000 or 5 times annual earnings, whichever is less
Minimum benefit	\$10,000
Guaranteed Issue amount	\$50,000
Participation requirement	20%

Employee Voluntary AD&D	
Eligible employees	All Full-Time United States Employees working in the United States who are scheduled to work a minimum of 30 hours per week
Effective Date	August 1, 2023
	<b>Class 1</b>
Class description	All Eligible Employees
Benefit amount	Increments of \$10,000
Maximum benefit	\$200,000 or 5 times annual earnings, whichever is less
Minimum benefit	\$10,000
Compulsory coverage	Yes
Employee must elect Voluntary Life to elect Voluntary AD&D	

Spouse Voluntary Life and AD&D	
Eligible employees	All Full-Time United States Employees working in the United States who are scheduled to work a minimum of 30 hours per week
Effective Date	August 1, 2023
	<b>Class 1</b>
Class description	All Eligible Employees
Spouse benefit amount	Increments of \$5,000
Spouse maximum benefit	\$100,000
Minimum benefit	N/A
Spouse Guaranteed Issue amount	\$25,000
Maximum % of employee coverage	100%
Spouse termination age	N/A
Compulsory AD&D coverage	Yes
Employee must elect Voluntary Life to elect Spouse Voluntary Life / AD&D	

Child Voluntary Life and AD&D	
Eligible employees	All Full-Time United States Employees working in the United States who are scheduled to work a minimum of 30 hours per week
Effective Date	August 1, 2023