

Life/AD&D

Aflac

Life insurance protects your loved ones financially in the event of your death. Accidental death and dismemberment (AD&D) provides an additional benefit if you die or experience other covered catastrophic loss due to a covered accident.

Basic Life/AD&D

Benefit Amount	Employee: \$10,000
	Spouse: \$5,000
	Child(ren): \$2,500 (age 6 months+) \$250 (age 14 days to 6 months)
Benefit Cost	Employer-paid – No cost to you!

Voluntary Term Life/AD&D

Benefit Amount	Employee: Up to the lesser of 5 times annual earnings rounded to the next higher \$1,000, or \$500,000
	Spouse: Up to \$250,000 [^]
	Child(ren): Up to \$10,000 [^]
Guaranteed Issue Amount ¹	Employee: \$150,000 Spouse: \$25,000 Child(ren): \$10,000
Benefit Cost	To view your personalized rates, log in to Employee Navigator or refer to your benefit highlight sheet or intranet for details.

Benefits may be reduced for employees over age 65 per ADEA.

Actively-At-Work Requirement:

New Enrollees must be actively at work on the effective date for coverage to be in force. If not, enrolled coverage will become effective upon return to Active-At-Work/eligible status.

Dependent Delayed Effective Date:

Dependents may have a delayed effective date based on his/her health status at time of enrollment. Please refer to the policy certificate or HR for more details.

Please review the full plan documents for plan details including exclusions and limitations. This plan highlight is a summary provided to help you understand your insurance coverage. Details may differ from state to state. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.



Remember to update your beneficiaries.

It is important to update your beneficiaries and make sure they are accurate periodically. Having out of date beneficiaries listed will make it difficult to pay the benefit to the correct person in case it is ever needed.

[^] Dependent elections require employee enrollment and may be limited by employee volume.

Definition of "Eligible Dependents"

It is the responsibility of the employee to ensure dependents are eligible for coverage under these policies.

- **Spouse:** Eligibility may terminate at Spouse age 70.
- **Child:** Eligibility terminates earliest of age 26, married, or employed full time, or no longer a Full Time Student. Terms may vary for children with special needs. Benefits may be limited for children under age 6 months.

Please refer to the policy certificate or HR for more information.

¹ If you enroll when first offered, you may receive up to the listed amount without having to answer medical questions.