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*This is an overview of CareAmerica Life Insurance Company group term life and accidental death and dismemberment (AD&D) insurance benefits. Please refer to the certificate of insurance for a complete description of benefits.*

### **Group term life insurance**

**Employee coverage.** The basic life insurance amount for an insured employee is designated by the employer. Benefits will reduce to 65 percent of the original amount for an insured employee who reaches age 65, and will further reduce to 50 percent of the original amount at age 70. Benefits will terminate when an insured employee retires.

**Waiver of premium provision.** An insured employee who becomes totally disabled prior to age 60 can continue life insurance coverage without paying premiums. The amount of coverage will be the coverage in effect at the time the employee becomes disabled. The waiver will be subject to reductions and terminations shown in the certificate of insurance.

**Optional dependent coverage.** Your employer may elect to offer \$1000 to \$5000 of dependent life coverage. All dependents of an insured employee must enroll for the same coverage amount. Groups electing dependent life coverage have the additional option of choosing domestic partner coverage.

### Accidental death and dismemberment (AD&D) insurance

If an insured employee experiences an accidental injury defined by the policy, and the injury directly causes one of the following losses within 90 days of the injury date, AD&D benefits will be paid according to the following schedule. The total benefit for all losses resulting from the same accident may not exceed the principal sum.

Type of loss	Portion of principal sum
Loss of life	Total principal sum
Loss of limbs above wrist or ankle; complete and irrecoverable loss of the sight in one eye	One-half of the principal sum
Loss of thumb and index finger of one hand; loss of all four fingers of one hand	One-fourth of the principal sum
Loss of all toes on one foot	One-eighth of the principal sum

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