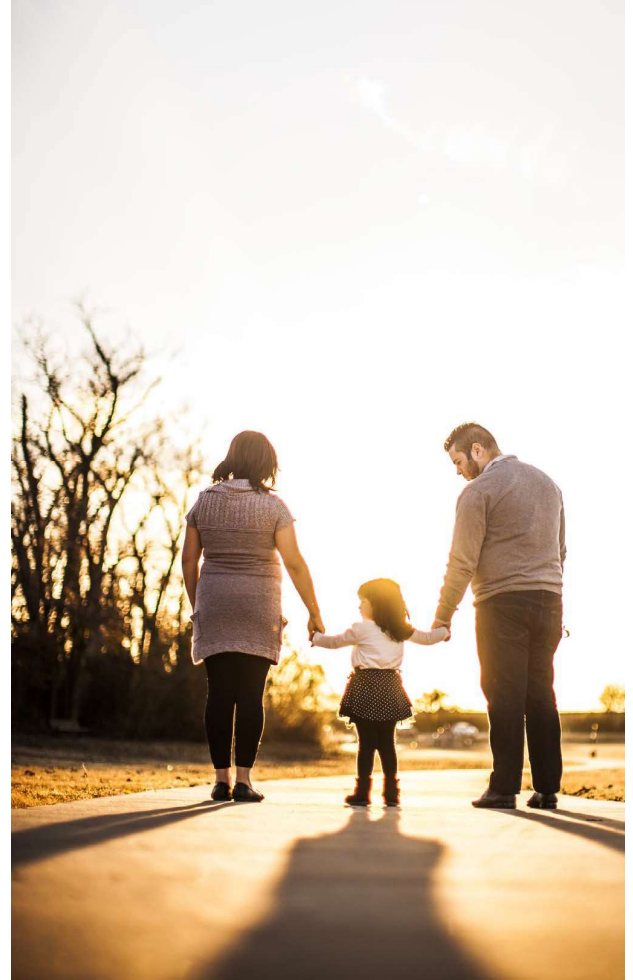


Life and Accidental Death & Dismemberment (AD&D) Insurance

Life Insurance, offered through MetLife, pays a lump-sum benefit to your beneficiary(ies) to help meet expenses in the event of your death. AD&D insurance pays a benefit if you die or suffer certain serious injuries as the result of a covered accident. In the case of a covered accidental injury (ex: loss of sight, loss of a limb), the benefit you receive is a percentage of the total AD&D coverage you elected based on the severity of the accidental injury.



Life and AD&D Insurance – For You

YesCare automatically provides Basic Life and AD&D insurance coverage to you. No enrollment is necessary, but you must be actively at work on your benefit effective date for this coverage to begin.*. If you are not actively at work on the benefit effective date, then your benefit will be available on the date that you return to active status.

LIFE & AD&D INSURANCE - FOR YESCARE EMPLOYEES		
COVERAGE LEVEL	COVERAGE AMOUNT	EVIDENCE OF INSURABILITY/ PROOF OF GOOD HEALTH
Basic Life and AD&D	Your base annual earnings, up to a maximum of \$750,000.	None
Supplemental Life and AD&D	Increments of \$10,000 up to the lesser of 7 times your base annual earnings, up to a maximum of \$750,000. Age reductions may apply.	Guaranteed Issue (GI) is 2 times your base annual earnings, up to a maximum of \$250,000. You may elect one additional \$10,000 increment up to GI without Evidence of Insurability (EOI). If previously denied for an increase, you remain ineligible unless you submit an EOI.

If you did not elect within 31 days of your initial eligibility period, evidence of insurability is required for any amounts elected.

Designate Your Beneficiary

When you enroll for benefits, make sure to designate beneficiary(ies) for the company provided life insurance plan and/or your supplemental life insurance plans. If beneficiaries are not designated, benefits will be paid per the carrier policy.

*Actively at work as defined under policy provisions

Life and AD&D Insurance – For Your Dependents



Supplemental Life Insurance for your dependents can help protect your family during difficult times.

LIFE & AD&D INSURANCE - FOR YOUR DEPENDENTS		
COVERAGE LEVEL	COVERAGE AMOUNT	EVIDENCE OF INSURABILITY/ PROOF OF GOOD HEALTH
SPOUSE	Increments of \$5,000 up to \$50,000 - not to exceed 50% of Employee Supplemental coverage Available only if Supplemental Employee Life is purchased Age Reductions May Apply	Required for amounts equal to or greater than \$25,000, and for all changes. Age reductions may apply.
CHILDREN	\$5,000 or \$10,000. Available only if Supplemental Employee Life coverage is purchased	None

Guaranteed Issue and Evidence of Insurability

Employees and spouses who elect coverage when they are first eligible can elect up to the Guaranteed Issue (GI) amount without Evidence of Insurability (EOI). If the amount requested is more than GI, you will need to provide EOI before the amount over GI becomes effective.



Imputed Income

Under current tax laws, imputed income is the value of your Basic Life insurance that exceeds \$50,000 and is subject to federal income, Social Security and state income taxes, if applicable. This imputed income amount will be included in your paycheck and shown on your W-2 statement

Disability Insurance

Disability insurance, offered through MetLife, can keep you financially stable should you become disabled and unable to work. It can help provide a sense of security, knowing that if the unexpected should happen, you'll still receive a monthly income.



VOLUNTARY SHORT-TERM DISABILITY BENEFITS AT A GLANCE

Coverage	60% of your weekly earnings to a \$1,500 weekly maximum for up to 180 days.
When Benefits Begin	Benefit begins after 14 days of disability. Note: Pre-existing conditions may apply.
Election Required	Yes

LONG-TERM DISABILITY BENEFITS AT A GLANCE

Coverage	Basic Employer-Paid LTD Please check your specific coverage details in the online benefits enrollment portal. Employee LTD Buy-Up Please check your specific coverage details in the online benefits enrollment portal.
When Benefits Begin	Benefit begins after 180 days of disability.
Election Required	No Election is required for Employee LTD Buy-Up

A qualifying disability is a sickness or injury that causes you to be unable to perform any other work for which you are or could be qualified by education, training or experience

