

Plan Highlights

Group Basic Life and AD&D Insurance



Great River Health System

ELIGIBILITY

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BENEFIT AMOUNT

Basic Life and AD&D:

1.5 x Earnings, rounded to the next higher \$1,000, subject to a maximum of \$300,000

FEATURES

- ▶ Accelerated Death Benefit (expressed as Living Benefit Rider in some states and Imminent Death Benefit in PA)
- ▶ Air Bag Benefit
- ▶ Conversion Privilege
- ▶ Education Benefit
- ▶ Loss of Use Benefit
- ▶ Seat Belt Benefit
- ▶ Waiver of Premium

BENEFIT REDUCTION DUE TO AGE

<u>Age</u>	<u>Original Benefit</u> <u>Reduced To</u>
70	65%
75	45%

AD&D SCHEDULE

For Accidental Loss of:	Amount Payable:
Life	100%
Both hands or 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 or one foot	50%
Sight of one eye	50%
Speech or hearing	50%

EXCLUSIONS

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.