

# SUPPLEMENTAL LIFE PLAN

Highmark Companies realizes that the amount of basic life insurance offered may not be enough for your individual need. If this is the case, you have the option to purchase additional life insurance for you and your dependents on a voluntary basis. This coverage is provided at very low group rates through Guardian.

A brief description of your plan is as follows:

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Company	Highmark Companies
Group Number	387703

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Supplemental Life Benefit	\$25,000 Increments
Guarantee Issue	\$50,000, an additional \$25,000 Based on Conditional Question
Supplemental Life Maximum	\$150,000
Spouse Supplemental Life	50% of employee's amount up to \$75,000
Spouse Guarantee Issue	Based on Conditional Question
Spouse Life Max	\$75,000
Child Supplemental Life	14 days to age 23, or to age 25 if full time student 10% to a maximum of \$10,000
Child Guarantee Issue	Based on Conditional Question
Child Life Max	\$10,000
Conversion	Upon loss of coverage, within 31 days, you may convert your policy
Portability	Upon loss of coverage, within 31 days, you may port your policy
Age Reduction	Benefits reduce by 35% at age 65, 60% at age 70, 75% at age 75, & 85% at age 80
Accelerated Benefit	If diagnosed with 6 months to live due to a terminal condition, you may receive 50% of your Supplemental Life Benefit

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Carrier	Guardian - Life'
Carrier Address	PO Box 26035 Lehigh Valley, PA 18002-6035
Carrier Telephone Number	800-525-4542
Carrier Web Site	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>

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Please Note: The description above is intended to provide a general overview of the Highmark Companies plan. For a complete description of benefits and definitions, please consult your policy.