

LIFE & DISABILITY PLANS

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BASIC AND ADDITIONAL LIFE INSURANCE

- 100% Employer paid benefit of \$50,000
- Additional life insurance (voluntary life) is available for the employee, spouse and dependents
 - Employee - \$25,000 increments, up to the lesser of \$150,000 or 5 x earnings; \$50,000 guarantee issue
 - Spouse - \$5,000 increments up to the lesser of 50% of employee amount or \$75,000; \$20,000 guarantee issue
 - Dependents (14 days to age 26) - \$5,000 increments up to the lesser of 50% of employee amount or \$10,000; \$10,000 guarantee issue
 - Evidence of insurability (EOI) is required if enrolling after you are first eligible
 - Age reduction schedule applies

LONG-TERM DISABILITY

- 100% Employer paid
- Benefit begins after 90-day elimination period
- Monthly benefit is 60% of your earnings to a maximum of \$7,500
- Benefit period is to Social Security Normal Retirement Age

EMPLOYEE CONTRIBUTIONS

LTD	EMPLOYEE COST
Employee	\$0, Highmark Companies pays 100% of the cost

BASIC LIFE	EMPLOYEE COST
Employee	\$0, Highmark Companies pays 100% of the cost

SUPPLEMENTAL LIFE—EMPLOYEE	MONTHLY EMPLOYEE COST
AGE	\$25,000
0-34	\$1.75
35-39	\$2.50
40-44	\$3.75
45-49	\$6.00
50-54	\$9.00
55-59	\$15.50
60-64	\$25.25
65-69	\$41.00
70-74	\$66.25
75-99	\$111.75

SUPPLEMENTAL LIFE—CHILDREN	MONTHLY EMPLOYEE COST
Coverage	\$1,000
14 days to age 26	\$0.17

EMPLOYEE CONTRIBUTIONS

SUPPLEMENTAL LIFE—SPOUSE	MONTHLY EMPLOYEE COST (BASED ON AGE OF EMPLOYEE)
AGE	\$1,000
0-34	\$0.07
35-39	\$0.10
40-44	\$0.15
45-49	\$0.24
50-54	\$0.36
55-59	\$0.62
60-64	\$1.01
65-69	\$1.64
70-74	\$2.65
75-99	\$4.47

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. The policies themselves must be read for those details. The intent of this document is to provide you with general information about your employee benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by legal counsel who specialize in this practice area.