



Basic Life and Accidental Death & Dismemberment (AD&D) Benefit Summary

Designed for the Employees of

FAMILY MATTERS. NO MATTER WHAT.®

ELIGIBILITY & BENEFIT FEATURES

Basic Life:

AD&D:

COST OF COVERAGE

The premium for your coverage is

GUARANTEED ISSUE

No medical questions are required for amounts up to _____ for first time applicants in their initial eligibility period.

REDUCTIONS IN BENEFITS

Your Life benefit amount will reduce upon retirement to \$1,000

Your AD&D benefit will terminate upon retirement.

* All insurance benefits shall terminate upon the employee's termination of employment.

ADDITIONAL FEATURES

Accidental Death & Dismemberment: Dismemberment benefits are payable for loss of eyesight or limbs according to the policy provisions. An additional death benefit is paid if death is the result of a covered accident.

Conversion: Employees have 31 days from the date of termination to convert their basic life insurance to an individual permanent life insurance policy without evidence of insurability. The premium will be based on Boston Mutual's usual rate for the insured's age on the date of conversion. Coverage will not include Waiver of Premium or AD&D.

EXCLUSIONS

Under the AD&D coverage, benefits are not payable for losses caused by or contributed to by: self-inflicted injuries; suicide or attempted suicide; riot or war; diseases; ptomaine or bacterial infection; drug and/or alcohol abuse; commission of an assault or felony by an employee; accident while serving on active duty; travel or flight in any aircraft or device which can fly above the earth's surface (*does not apply to commercial flights*); or injury which occurred before the employee was insured by this policy. All exclusion details are stated in the master policy and certificate which may be reviewed through your benefit administrator.

This information is a summary of benefits; this summary is not your certificate nor does it constitute coverage for claim. Any discrepancies between this summary and the master policy will be resolved by the language issued in the master policy. For complete details of coverage and availability, please refer to your certificate or contact your benefits administrator.