



## Term Life/AD&D Insurance Coverage Highlights

### Galgon Industries, Inc. Policy #579177

Your employer provides you with a term Life and Accidental Death & Dismemberment plan. A summary of benefits is listed below.

<b><i>Eligibility</i></b>	All full-time active employees working at least 30 hours each week
<b><i>Coverage Amounts Life/AD&amp;D for Class I</i></b>	Your coverage is: \$100,000
<b><i>Coverage Amounts Life/AD&amp;D for Class II</i></b>	Your coverage is: \$50,000
<b><i>Coverage Amounts Life/AD&amp;D for Class III</i></b>	Your coverage is: \$25,000
<b><i>Coverage Amounts Life/AD&amp;D for Class IV</i></b>	Your coverage is: \$10,000
<b><i>Guarantee Issue</i></b>	\$100,000
<b><i>Accelerated Benefit</i></b>	If you become terminally ill and are not expected to live more than twelve months, you may request up to 100% of your life insurance amount up to \$250,000. A doctor must certify your condition in order to qualify for this benefit.
<b><i>Security Account</i></b>	Benefits over \$10,000 are paid through the UNUMProvident Security Account. This interest bearing account will be established in the beneficiary's name. He or she can then write a check for the full amount or write checks on the account as needed.
<b><i>Portability Privilege</i></b>	You can continue coverage at Group rates when you leave , retire, or reduce your hours below the minimum required. Portability is not offered if you are sick or injured at the time of application but conversion is available.
<b><i>"Term" Coverage</i></b>	"Term" insurance provides protection for the period of time during which premium is paid. Term insurance does not build a cash value, and tends to be less expensive than whole insurance.
<b><i>Survivor Support</i></b>	Survivor Support is a personalized financial counseling service provided by The Ayco Company, L.P. It is offered to the survivors of active employees and to terminally ill employees and provides expert financial guidance relative to their immediate and future financial needs.
<b><i>AD&amp;D Education Benefit</i></b>	Benefit payable up to \$100,000; maximum of 8 benefit payments per lifetime. Benefit amount per academic term is the lesser of 12 1/2% of the full amount of the AD&D or \$12,500. Maximum benefit period is 6 years from the date the first benefit payment is made.

## Term Life/AD&D Insurance Coverage Highlights (Continued)

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***AD&D Seat Belt and  
Airbag Benefit***

AD&D benefit of \$10,000 if insured dies while properly wearing a seatbelt and an additional \$5,000 if insured was protected by an airbag and seatbelt.

***AD&D Occupational Losses***

Covered

***Exclusions***

Benefits will not be paid for deaths caused by suicide in the first twenty-four months after your effective date of coverage. The suicide exclusion will apply to any amounts of insurance for which you pay all or part of the premium.

This plan highlight summary is provided to help you understand your insurance coverage from UNUMProvident. If the terms of this plan highlight summary and the policy differ, the policy will govern.

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