

## Plan Highlights

### Group Basic Life and AD&D



#### Johnston Community College

##### ELIGIBILITY

Each Active Full Time Employee working 30 or more hours a week and each Active Permanent Part Time Employee working 20 or more hours a week

##### BENEFIT AMOUNT

**Basic Life and AD&D**  
\$10,000

##### CONTRIBUTION REQUIREMENTS

**Basic Life (and AD&D):**  
Coverage is 100% employer paid.

##### 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%

Age	Original Benefit	Reduced To
70		50%

##### FEATURES

Accelerated Death Benefit (expressed as Living Benefit Rider in some states and Imminent Death Benefit in PA)

- Air Bag Benefit
- Portability
- Seat Belt Benefit
- Waiver of Premium

##### VALUE ADDED SERVICES

- Bereavement Counseling Service
- Travel Assistance Service

##### EXCLUSIONS

###### AD&D EXCLUSIONS:

AD&D benefits will not be payable for a loss: caused by suicide or intentionally self-inflicted injuries; caused by or resulting from war or any act of war, declared or undeclared; to which sickness, disease or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor;

sustained during an insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic intoxication is a contributing factor; or to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic or drug is a contributing factor.

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.