

## Plan Highlights

### Group Basic Life Insurance



#### Sigmapharm Laboratories, LLC

##### ELIGIBILITY

All Active Full-Time Employees working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

##### BENEFIT AMOUNT

**Basic Life:** 1 times earnings, rounded to the next higher \$1,000, subject to a maximum of \$200,000.

##### GUARANTEED ISSUE

\$200,000

##### CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

##### BENEFIT REDUCTION DUE TO AGE

<u>Age</u>	<u>Original Benefit Reduced to</u>
65	65%
70	50%

##### FEATURES

- ▶ Imminent Death Benefit
- ▶ Conversion Privilege
- ▶ FMLA/MSLA Extension
- ▶ Waiver of Premium

##### VALUE-ADDED SERVICES

- ▶ Bereavement Counseling Services
- ▶ Travel Assistance Services

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6422, et al, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate. Product features and availability may vary by state.

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