

## Plan Highlights

### Group Basic Life / AD&D Insurance



#### Central Washington Public Utilities Unified Insurance Program Trust

##### ELIGIBILITY

Please check with Human Resources to confirm hour requirements and eligibility.

##### BENEFIT AMOUNT

**Basic Life and AD&D:** 1 times earnings, rounded to the next higher \$1,000, with a minimum of \$22,000, subject to a maximum of \$200,000.

##### GUARANTEED ISSUE

\$200,000

##### CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

##### FEATURES

- Accelerated Death Benefit
- Air Bag Benefit
- Conversion Privilege
- Education Benefit
- FMLA/MSLA Extension
- Portability
- Seat Belt Benefit
- Waiver of Premium

##### VALUE-ADDED SERVICES

- Bereavement Counseling Services

##### AD&D SCHEDULE

For Accidental Loss of	Amount Payable
Life	100%
Both Hands	100%
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	50%
One Foot	50%
Sight of One Eye	50%
Speech	50%
Hearing	50%
For Total Loss of	Amount Payable
Both Arms and Both Legs	100%
Both Arms and One Leg or Both Legs and One Arm	75%
Both Arms	67%
Both Legs	67%
One Arm and One Leg	67%
One Arm or One Leg	50%

##### BENEFIT REDUCTION DUE TO AGE

$\frac{\text{Age}}{70}$	$\frac{\text{Original Benefit Reduced to}}{67\%}$
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