

BENEFITS AT A GLANCE

LIFE INSURANCE PLAN

This life insurance plan provides financial protection for your beneficiary(ies) by paying a benefit in the event of your death. The amount your beneficiary(ies) receive(s) is based on the amount of coverage in effect just prior to the date of your death according to the terms and provisions of the plan.

EMPLOYER'S ORIGINAL PLAN

EFFECTIVE DATE: April 1, 2011

POLICY NUMBER: R0342972 LIFE-100%-01

ELIGIBLE GROUP(S):

All Employees in active employment in the United States with the Employer

MINIMUM HOURS REQUIREMENT:

Employees must be working at least 40 hours per week.

WAITING PERIOD:

For employees in an eligible group on or before April 1, 2011: None

For employees entering an eligible group after April 1, 2011: 90 days of continuous active employment

REHIRE:

If your employment ends and you are rehired within 1 year, your previous work while in an eligible group will apply toward the waiting period. All other policy provisions apply.

WHO PAYS FOR THE COVERAGE:

Your Employer must make contributions and you are not required to make any contributions for your coverage.

ELIMINATION PERIOD:

Premium Waiver: 9 months

Disability-based benefits begin the day after Unum approves your claim and the elimination period is completed.

LIFE INSURANCE BENEFIT:

AMOUNT OF LIFE INSURANCE FOR YOU

\$10,000

AMOUNT OF LIFE INSURANCE AVAILABLE IF YOU BECOME INSURED AT CERTAIN AGES OR HAVE REACHED CERTAIN AGES WHILE INSURED

When you first become insured under the plan, your amount of life insurance will be reduced using the following schedule based on your actual age on the date coverage becomes effective:

- If you are age 70 or above but less than age 75, your amount of life insurance will be reduced to 65% of the amount of life insurance shown under "LIFE INSURANCE BENEFIT" above.
- If you are age 75 or above, your amount of life insurance will be reduced to 50% of the amount of life insurance shown under "LIFE INSURANCE BENEFIT" above.

Once you are covered under the plan, your amount of life insurance will be reduced using the following schedule:

- On the plan anniversary date following your 70th birthday, your amount of life insurance will be reduced to 65% of the amount of life insurance you had prior to that plan anniversary.
- On the plan anniversary date following your 75th birthday, your amount of life insurance will be reduced to 50% of the amount of life insurance you had prior to your first reduction.

There will be no further increases in your amount of life insurance.

If your amount of life insurance decreases for any reason other than the age based reductions described above, the decreased amount will be reduced to the percentage shown above based on your age.

SOME LOSSES MAY NOT BE COVERED UNDER THIS PLAN.

OTHER FEATURES:

Accelerated Benefit

Conversion

Portability

The above items are only highlights of this plan. For a full description of your coverage, continue reading your certificate of coverage section.

BENEFITS AT A GLANCE

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PLAN

This accidental death and dismemberment insurance plan provides financial protection for your beneficiary(ies) by paying a benefit in the event of your death or for you in the event of any other covered loss. The amount you or your beneficiary(ies) receive(s) is based on the amount of coverage in effect just prior to the date of your death or any other covered loss according to the terms and provisions of the plan.

EMPLOYER'S ORIGINAL PLAN

EFFECTIVE DATE: April 1, 2011

POLICY NUMBER: R0342972 LIFE-100%-01

ELIGIBLE GROUP(S):

All Employees in active employment in the United States with the Employer

MINIMUM HOURS REQUIREMENT:

Employees must be working at least 40 hours per week.

WAITING PERIOD:

For employees in an eligible group on or before April 1, 2011: None

For employees entering an eligible group after April 1, 2011: 90 days of continuous active employment

REHIRE:

If your employment ends and you are rehired within 1 year, your previous work while in an eligible group will apply toward the waiting period. All other policy provisions apply.

WHO PAYS FOR THE COVERAGE:

Your Employer must make contributions and you are not required to make any contributions for your coverage.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT:

AMOUNT OF ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE FOR YOU (FULL AMOUNT)

An amount equal to your life amount.

AMOUNT OF ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE AVAILABLE IF YOU BECOME INSURED AT CERTAIN AGES OR HAVE REACHED CERTAIN AGES WHILE INSURED

When you first become insured under the plan, your amount of AD&D insurance will be reduced using the following schedule based on your actual age on the date coverage becomes effective:

- If you are age 70 or above but less than age 75, your amount of AD&D insurance will be reduced to 65% of the amount of AD&D insurance shown under "ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT" above.
- If you are age 75 or above, your amount of AD&D insurance will be reduced to 50% of the amount of AD&D insurance shown under "ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT" above.

Once you are covered under the plan, your amount of AD&D insurance will be reduced using the following schedule:

- On the plan anniversary date following your 70th birthday, your amount of AD&D insurance will be reduced to 65% of the amount of AD&D insurance you had prior to that plan anniversary.
- On the plan anniversary date following your 75th birthday, your amount of AD&D insurance will be reduced to 50% of the amount of AD&D insurance you had prior to your first reduction.

There will be no further increases in your amount of AD&D insurance.

If your amount of AD&D insurance decreases for any reason other than the age based reductions described above, the decreased amount will be reduced to the percentage shown above based on your age.

REPATRIATION BENEFIT FOR YOU

Maximum Benefit Amount:

Up to \$5,000

The Repatriation Benefit is separate from any accidental death and dismemberment benefit which may be payable. To receive the Repatriation Benefit, your accidental death benefit must be paid first.

SEATBELT(S) AND AIR BAG BENEFIT FOR YOU

Benefit Amount:

Seatbelt(s): 10% of the Full Amount of your accidental death and dismemberment insurance benefit.

Air Bag: 5% of the Full Amount of your accidental death and dismemberment insurance benefit.

Maximum Benefit Payment:

Seatbelt(s): \$25,000

Air bag: \$5,000

The Seatbelt(s) and Air Bag Benefit is separate from any accidental death and dismemberment benefit which may be payable. To receive the Seatbelt(s) and Air Bag Benefit, your accidental death benefit must be paid first.

EDUCATION BENEFIT

Each Qualified Child

Benefit Amount per Academic Year for which a Qualified Child is enrolled:

6% of the Full Amount of the employee's accidental death and dismemberment insurance to a maximum of \$6,000.

Maximum Benefit Payments:

4 per lifetime

Maximum Benefit Amount:

\$24,000

Maximum Benefit Period:

6 years from the date the first benefit payment has been made.

The Education Benefit is separate from any accidental death and dismemberment benefit which may be payable. In order for your Qualified Child to receive the Education Benefit, your accidental death benefit must be paid first.

EXPOSURE AND DISAPPEARANCE BENEFIT FOR YOU

Maximum Benefit Amount: The Full Amount

SOME LOSSES MAY NOT BE COVERED UNDER THIS PLAN.

OTHER FEATURES:

Portability

The above items are only highlights of this plan. For a full description of your coverage, continue reading your certificate of coverage section.