Plan Highlights
Basic Life and AD&D Supplemental and Dependent Life Insurance

Monroe County Community College

ELIGIBILITY
Employees: Each Active, Full-time Administrative & Professional employee working 30 or more hours per week, except any person working on a temporary or seasonal basis.

Dependents: You must be insured in order for Dependents to be covered.

Dependents are:
• your legal spouse not legally separated or divorced from you.
• your unmarried financially dependent children* from birth to 20 years (to 26 years if full-time student).

* natural and adopted children; stepchildren and foster children in your custody.

Upper age limits do not apply to handicapped children.
• A person may not have coverage as both an Employee and Dependent.
• Only one insured spouse may cover Dependent children.

GUARANTEE ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)
Employee: $100,000
Spouse: $20,000
Child: All child amounts are guarantee issue

CONTRIBUTION REQUIREMENTS
Basic Life/AD&D is 100% employer paid
Supplemental and Dependent Life is 100% employee paid

BENEFIT REDUCTION DUE TO AGE

<table>
<thead>
<tr>
<th>Age</th>
<th>Original Benefit Reduced To</th>
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<tbody>
<tr>
<td>65</td>
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<tr>
<td>70</td>
<td>50%</td>
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FEATURES
• Living Benefit Rider (expressed as Accelerated Death Benefit in some states and Imminent Death Benefit in PA)
• Conversion Privilege
• Portability Privilege
• FMLA/MSLA Continuation
• Waiver of Premium

VALUE ADDED SERVICES
Bereavement Counseling Service

BENEFIT AMOUNT
Employer Paid Basic Life/AD&D
$100,000

Employee Paid Supplemental Life
Employee - Choose from a minimum of $10,000 to a maximum of $500,000 in $10,000 increments

Employee Paid Dependent Life
Spouse - Choose from a minimum of $2,500 to a maximum of $100,000 in $2,500 increments
(spurse amount may not exceed 50% of employee amount)

Dependent Child(ren):
Age 14 days & over: Choose from a minimum of $2,500 to a maximum of $10,000 in $2,500 increments

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