

## Plan Highlights

### Group Supplemental and Dependent Life & AD&D Insurance



#### Mastronardi Produce

##### ELIGIBILITY

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

**Dependents:** You must be insured for your Dependents to be covered.

Dependents are:

- ▶ Your legal spouse who is not legally separated or divorced from you;
- ▶ Your legally-recognized domestic or civil union partner;
- ▶ Your unmarried financially dependent children birth to 26 years;
- ▶ A person may not have coverage as both an Employee and Dependent;
- ▶ Only one insured spouse may cover dependent children.

##### BENEFIT AMOUNT

**Employee Supplemental Life & AD&D:** Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments, not to exceed the lesser of five times annual earnings or \$500,000.

**Dependent Supplemental Life & AD&D:**

**Spouse:** Choose from a minimum of \$5,000, a maximum of \$250,000 in \$5,000 increments, not to exceed 100% of employee amount.

**Child(ren):** Birth to age 26 years: \$2,000 to \$10,000 in increments of \$2,000.

##### GUARANTEED ISSUE

**Initial eligibility period only**

**Employee:** \$250,000

**Spouse:** \$50,000

**Child(ren):** \$10,000

##### CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

##### BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced to
65	65%
70	50%

##### AD&D SCHEDULE

For Accidental Loss of	Amount Payable
Life	100%
Two or More Members*	100%
Speech and Hearing	100%
One Member*	50%
Speech or Hearing	50%
Thumb and Index Finger of Same Hand	25%

\* "Member" refers to a hand, foot or eye

##### RATES

See attached Rate Sheet

##### FEATURES

- ▶ Living Benefit
- ▶ Conversion Privilege
- ▶ FMLA/MSLA Extension
- ▶ Portability
- ▶ Common Carrier Benefit
- ▶ COMA Benefit
- ▶ Day Care Benefit
- ▶ Education Benefit
- ▶ Exposure and Disappearance
- ▶ Seat Belt and Air Bag Benefit
- ▶ Total Loss of Use Benefit

##### VALUE-ADDED SERVICES

- ▶ Travel Assistance Services



[www.reliancematrix.com](http://www.reliancematrix.com)

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6422, 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.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product features and availability may vary by state.