Foster Poultry Farms Summary of Benefits

Life and AD&D Insurance

Group life insurance coverage can offer important financial protection

Most people agree that protecting their loved ones in the event of death is very important. Consider what would happen to your dependents if they no longer had your income to rely on. Life insurance can help your family maintain its standard of living as well as secure plans for college and retirement. With the right amount of life insurance, you'll know that your family's financial obligations will be covered.

Together with your employer, Lincoln Financial Group offers you an opportunity to purchase Optional Group Term Life and Accidental Death & Dismemberment (AD&D) Insurance for you and your dependents.

Eligibility	All Non-union hourly Foster Poultry Employees working a minimum of 30 regularly scheduled hours per week.
Waiting Period	**Basic Life**: You are eligible on the first of the month coinciding with or next following 90 days of continuous, Active Employment. **Optional Life**: You are eligible on the first of the month following 60 days of continuous, Active Employment.
Employee Benefit	**Employee Basic Term Life and AD&D:** Coverage is equal to three times your base annual salary[1] rounded up to the next $1,000. This amount may not exceed $1,000,000. Coverage is employer-paid. **Employee Optional Term Life and AD&D:** You may purchase increments of $10,000 not to exceed the lesser of five times your base annual salary or $500,000.
Dependent Spouse Benefit	**Dependent Spouse Basic Life:** Spouse coverage is equal to Option 1 $3,000, Option 2 $13,000, or Option 3 $28,000. Option 1 is employer-paid. **Optional Dependent Spouse Life and AD&D:** You may purchase increments of $5,000 to a maximum $150,000. The amount of Dependent Life and AD&D Insurance coverage cannot be greater than 100% of the Employee Benefit.
Dependent Child Benefit	**Dependent Child Basic Life:** Child coverage is equal to: $1,000 if at least age 1 day but under age 6 months. Option 1 $3,000, Option 2 $8,000, or Option 3 $13,000 if at least age 6 months but under age 19, or age 24 if a full-time student. Option 1 is employer-paid. **Optional Dependent Child Life and AD&D:** You may purchase increments of $2,000 to a maximum of $10,000 for children at least age Live Birth but under age 19, or age 24 if a full-time student
Evidence of Insurability	**Employee:** If electing for the first time a health statement is required for any election at each annual enrollment. If not electing for the first time a health statement is required if the amount of the increase is greater than $150,000. **Spouse:** If electing for the first time a health statement is required for any election at each annual enrollment. If not electing for the first time a health statement is required if the amount of the increase is greater than $25,000.

[1]For the definition of your base annual salary, please see your plan booklet or contact your Human Resources department.

This brochure is a general description of coverage and/or services offered. See your policy or service contract for actual terms and conditions.
Group insurance products and services described herein are issued by Liberty Life Assurance Company of Boston, a Lincoln Financial Group company.
Home Office: Boston, MA. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

Conversion/Portability	**Conversion:** If all or part of your Basic, Optional, and Optional Dependent life coverage ends, you may convert the amount that ends to an individual life insurance policy without medical evidence. **Portability:** If all or part of your Employee and Optional Dependent life coverage ends, you may continue all or part of the amount that ends, less any amounts converted to an individual policy. Portable group term life insurance is not available if coverage ends because the policy terminates.
Waiver of Premium	Included with employer policy.
Reduction Schedule	When you reach age 70, life benefits reduce to 65%. When you reach age 75, life benefits reduce to 50%.
MyLibertyAssist	As an employee covered under your employer's group life policy issued by Lincoln Financial Group, you are eligible for MyLibertyAssist Employee Assistance Program (EAP). These benefits include financial, legal, and family services and are available to you and your immediate family members. Employee Assistance Program ("Services") available under MyLibertyAssist are provided by Morneau Shepell. Lincoln Financial Group does not insure or administer these services.
Travel Assistance	Travel Assistance provides 24/7/365 access to pre-travel, personal, and emergency help with situations that may arise during travel. Services are available to the covered employee while on business or personal travel more than 100 miles from home and for fewer than 90 consecutive travel days. Dependents traveling with the employee are also covered. Travel assistance services are administered by UnitedHealthcare Global. UnitedHealthcare Global must make all arrangements for Lincoln Financial Group to cover costs of covered events.

Accidental Death & Dismemberment insurance provides a benefit when an injury resulting from an accident causes the death or other covered losses to the insured.

Please Note: Evidence of insurability may be required. Please see your Human Resources department or Benefits department for additional information.

The above information provides highlights of the insurance program. It does not and is not intended to cover the program in detail. Please refer to the policy for a complete description of the coverage, limitations, and exclusions.