

Plan Highlights

Group Basic Life / AD&D Insurance



PRG Real Estate Management, Inc.

ELIGIBILITY

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

BENEFIT AMOUNT

Basic Life and AD&D: 1 times earnings, from a minimum of \$50,000, rounded to the next higher \$1,000, subject to a maximum of \$300,000.

GUARANTEED ISSUE

\$300,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

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%

BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced to
65	65%
70	40%

FEATURES

- ▶ Imminent Death Benefit
- ▶ Air Bag Benefit
- ▶ Conversion Privilege
- ▶ FMLA/MSLA Extension
- ▶ Seat Belt Benefit
- ▶ Waiver of Premium

VALUE-ADDED SERVICES

- ▶ Bereavement Counseling Services
- ▶ Travel Assistance Services