

Plan Highlights

Voluntary Group Accidental Death & Dismemberment Insurance



AI Fire, LLC

ELIGIBILITY

All Active Full-Time Employees 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: Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments. Limited to 5 x your salary.

Spouse: Choose from a minimum of \$5,000, a maximum of \$250,000 in \$5,000 increments, not to exceed 50% of employee amount

Child(ren): Birth but less than 6 months: \$250

6 months through age 26: \$10,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

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

BENEFIT REDUCTION DUE TO AGE

(Applicable to employee / spouse coverage)

Age	Original Benefit Reduced to
65	65%
70	40%
75	25%

RATES

See attached Rate Sheet

FEATURES

- ▶ Conversion Privilege
- ▶ Exposure and Disappearance
- ▶ Seat Belt and Air Bag Benefit
- ▶ Total Loss of Use Benefit

VALUE-ADDED SERVICES

- ▶ Travel Assistance Services

Reliance Standard Plans Voluntary AD&D Insurance Premium Table

Plan Holder: AI Fire, LLC

Employee Monthly Premiums

Benefit Amount	Employee	Benefit Amount	Employee	Benefit Amount	Employee	Benefit Amount	Employee	Benefit Amount	Employee
\$10,000	\$0.20	\$110,000	\$2.20	\$210,000	\$4.20	\$310,000	\$6.20	\$410,000	\$8.20
\$20,000	\$0.40	\$120,000	\$2.40	\$220,000	\$4.40	\$320,000	\$6.40	\$420,000	\$8.40
\$30,000	\$0.60	\$130,000	\$2.60	\$230,000	\$4.60	\$330,000	\$6.60	\$430,000	\$8.60
\$40,000	\$0.80	\$140,000	\$2.80	\$240,000	\$4.80	\$340,000	\$6.80	\$440,000	\$8.80
\$50,000	\$1.00	\$150,000	\$3.00	\$250,000	\$5.00	\$350,000	\$7.00	\$450,000	\$9.00
\$60,000	\$1.20	\$160,000	\$3.20	\$260,000	\$5.20	\$360,000	\$7.20	\$460,000	\$9.20
\$70,000	\$1.40	\$170,000	\$3.40	\$270,000	\$5.40	\$370,000	\$7.40	\$470,000	\$9.40
\$80,000	\$1.60	\$180,000	\$3.60	\$280,000	\$5.60	\$380,000	\$7.60	\$480,000	\$9.60
\$90,000	\$1.80	\$190,000	\$3.80	\$290,000	\$5.80	\$390,000	\$7.80	\$490,000	\$9.80
\$100,000	\$2.00	\$200,000	\$4.00	\$300,000	\$6.00	\$400,000	\$8.00	\$500,000	\$10.00

Spouse Monthly Premiums

Benefit Amount	Spouse	Benefit Amount	Spouse	Benefit Amount	Spouse	Benefit Amount	Spouse	Benefit Amount	Spouse
\$5,000	\$0.10	\$55,000	\$1.10	\$105,000	\$2.10	\$155,000	\$3.10	\$205,000	\$4.10
\$10,000	\$0.20	\$60,000	\$1.20	\$110,000	\$2.20	\$160,000	\$3.20	\$210,000	\$4.20
\$15,000	\$0.30	\$65,000	\$1.30	\$115,000	\$2.30	\$165,000	\$3.30	\$215,000	\$4.30
\$20,000	\$0.40	\$70,000	\$1.40	\$120,000	\$2.40	\$170,000	\$3.40	\$220,000	\$4.40
\$25,000	\$0.50	\$75,000	\$1.50	\$125,000	\$2.50	\$175,000	\$3.50	\$225,000	\$4.50
\$30,000	\$0.60	\$80,000	\$1.60	\$130,000	\$2.60	\$180,000	\$3.60	\$230,000	\$4.60
\$35,000	\$0.70	\$85,000	\$1.70	\$135,000	\$2.70	\$185,000	\$3.70	\$235,000	\$4.70
\$40,000	\$0.80	\$90,000	\$1.80	\$140,000	\$2.80	\$190,000	\$3.80	\$240,000	\$4.80
\$45,000	\$0.90	\$95,000	\$1.90	\$145,000	\$2.90	\$195,000	\$3.90	\$245,000	\$4.90
\$50,000	\$1.00	\$100,000	\$2.00	\$150,000	\$3.00	\$200,000	\$4.00	\$250,000	\$5.00

Child(ren) Monthly Premiums

Benefit Amount	Premium
\$10,000	\$0.30

(One rate and benefit amount for all eligible children in family, regardless of number)

Rates are subject to change.