

Plan Highlights



Group Supplemental and Dependent Life Insurance

Augusta Healthcare, Inc.

ELIGIBILITY

Employees: Each Active, Full-time and Part-time Employee, except any person employed on a temporary (PRN) 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. Unmarried financially dependent child(ren) to age 26.
*natural and adopted children; stepchildren and foster children in your custody.
Age limit does 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.

BENEFIT AMOUNT

Supplemental Life

Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments

Dependent Life

Spouse

Choose from a minimum of \$5,000 to a maximum of \$500,000 in \$5,000 increments

Dependent Child(ren)

Birth less than 6 months \$500
: \$10,000

6 months to age 26

GUARANTEED ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)

Employee: \$250,000

Spouse: \$25,000

Child: all child amounts are guaranteed issue

CONTRIBUTION REQUIREMENTS

Supplemental Life:

Coverage is 100% employee paid.

Spouse: Coverage is 100% employee paid.

Dependent Child(ren): Coverage is 100% employee paid.

BENEFIT REDUCTION DUE TO AGE (applicable to employee/spouse coverage)

Age	Original Benefit Reduced To
70	50%

FEATURES

- ▶ Conversion Privilege
- ▶ Portability
- ▶ Waiver of Premium

EXCLUSIONS

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.