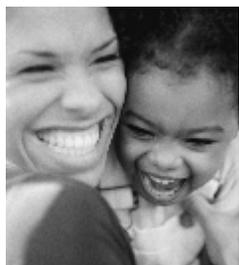


# Plan Highlights

## Group Basic Life and AD&D Insurance



### Eligibility

Each Active, Full-time Executive and City Official working 20 hours or more per week.

### Benefit Amount

Basic Life \$200,000  
Basic AD&D \$200,000

### Contribution Requirements

Coverage is 100% employer paid

### Benefit Reductions Due to Age

Age	Original Benefit Reduced to
70	65%
75	50%

Terminates at retirement.

### Guarantee Issue

\$200,000

### Exclusions

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to receive a benefit.

### AD&D Schedule of Benefits

For Accidental Loss of:	Amount Payable:
Life	100%
Both hands or 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 or one foot	50%
Sight of one eye	50%
Speech or hearing	50%

### Provisions

- OnCall Travel Assistance
- Conversion Privilege
- FMLA
- Waiver of Premium
- Bereavement Counseling
- Living Benefit Rider\*

\*In some states this is expressed as Accelerated Benefits, in others it is labeled Imminent Death Benefit.

This Plan Highlights is a brief description of the important features of the RSL insurance plan. It is not a certificate of insurance or evidence of coverage.  
Insurance is provided under group policy form LRS-6564, et al.