

Summary of Benefits

United Church of Christ Homes

Full Time and modified Full Time Active Employees who are working at least 52.5 hours per two week pay period with less than 3 years of employment

Basic Term Life, Basic Accidental Death & Dismemberment, Optional Term Life, Optional Dependent Term Life, and Optional Accidental Death & Dismemberment

Issued by The Prudential Insurance Company of America

This is a summary of benefits and does not include all plan provisions, exclusions and limitations. If there is a discrepancy between this document and the group contract issued by The Prudential Insurance Company of America, the terms of the group contract will govern.

Basic Term Life

100% Employer Paid	▶ Basic Term Life - You are automatically enrolled for 1 times your covered annual earnings to $350,000. **Please refer to your plan certificate(s) to review the required minimum and maximum coverage amounts allowed.** ▶ If you are terminally ill, you can get a partial payment of your group life insurance benefit. You can use this payment as you see fit. The payment to your beneficiary will be reduced by the amount you receive with the Accelerated Benefit Option.* Refer to the plan booklet for details ▶ Payment of premium can be waived if you are totally disabled for 6 months, you are less than 60 years old when the disability begins, and you continue to be totally disabled. This waiver terminates at age 65. This provision may vary by state. ▶ Coverage will be reduced as you age – by 35% at age 65 and 50% at age 70. ▶ You may convert your insurance to an individual life insurance policy issued by the Prudential Insurance Company of America, or you may be eligible to port your coverage ending to a separate group term life contract.

Basic Accidental Death & Dismemberment

100% Employer Paid	▶ Basic Accidental Death & Dismemberment pays you and your beneficiary a benefit for the loss of life or other injuries resulting from a covered accident — 100% for loss of life and a lesser percentage for other injuries. Injuries covered may include loss of sight or speech, paralysis, and dismemberment of hands or feet. Basic Accidental Death & Dismemberment benefits are paid regardless of other coverages you may have. ▶ Basic Accidental Death & Dismemberment: You are automatically enrolled for an amount equal to your Basic Term Life coverage amount. ▶ Coverage will be reduced as you age – by 35% at age 65 and 50% at age 70.

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Prudential

Employee - Optional Term Life

100% Employee Paid

- Purchase coverage in increments of $10,000 up to a maximum of $500,000, not to exceed 5 times your covered annual earnings. **Please refer to your plan certificate(s) to review the required minimum and maximum coverage amounts allowed.**
  - If enrolling when first eligible, you can elect up to the guaranteed issue amount of $200,000 without providing proof of good health to Prudential. [1]
- If terminally ill, you can get a partial payment of your group term life insurance benefit. You can use this payment as you see fit. In the event of your death, your beneficiary will receive a benefit payout which has been reduced by the amount you receive.
- Payment of premium can be waived if you are totally disabled for 6 months, you are less than 60 years old when the disability begins, and you continue to be totally disabled. This waiver terminates at age 65. This provision may vary by state.
- Coverage will be reduced as you age – by 45% at age 70 and 70% at age 75 and 80% at age 80 and 85% at age 85 and 90% at age 90.
- You may convert your insurance to an individual life insurance policy issued by the Prudential Insurance Company of America, or you may be eligible to port your coverage ending to a separate group term life contract.

Spouse - Optional Dependent Term Life

100% Employee Paid

- Purchase coverage on your spouse for $5,000, $10,000 or $20,000.
  - If enrolling your spouse when first eligible, you can elect up to the guaranteed issue amount of $20,000, on your spouse, without providing proof of good health to Prudential. [1]
- Coverage will be reduced as you age – by 45% at age 70 and 70% at age 75 and 80% at age 80 and 85% at age 85 and 90% at age 90.
- You may convert your dependent(s) insurance to an individual life insurance policy issued by the Prudential Insurance Company of America, or you may be eligible to port your dependent(s) coverage ending to a separate group term life contract.

Child - Optional Dependent Term Life

100% Employee Paid

- Purchase coverage on your child(ren) for $2,500, $5,000 or $10,000.
- Coverage begins at live birth, and continues to age 19, if unmarried. If unmarried, dependent on you and a full-time student, coverage continues to age 26.
- The death benefit for babies from live birth to 6 months is $1000.
- You may convert your dependent(s) insurance to an individual life insurance policy issued by the Prudential Insurance Company of America, or you may be eligible to port your dependent(s) coverage ending to a separate group term life contract.

Employee - Optional Accidental Death & Dismemberment

100% Employee Paid

- Purchase a coverage amount equal to your Optional Term Life coverage amount.
- Coverage will be reduced as you age – by 45% at age 70 and 70% at age 75 and 80% at age 80 and 85% at age 85 and 90% at age 90.

Spouse - Optional Accidental Death & Dismemberment

100% Employee Paid

- Purchase an Optional Accidental Death & Dismemberment Insurance coverage amount for your spouse equal to your spouse Optional Dependent Term Life Insurance coverage amount.
- Coverage will be reduced as you age – by 45% at age 70 and 70% at age 75 and 80% at age 80 and 85% at age 85 and 90% at age 90.

Child - Optional Accidental Death & Dismemberment

100% Employee Paid

- Purchase an Optional Accidental Death & Dismemberment Insurance coverage amount on your child(ren) equal to your child(ren) Optional Dependent Term Life Insurance coverage amount.
- Coverage begins at live birth, and continues to age 19, if unmarried. If unmarried, dependent on you and a full-time student, coverage continues to age 26.