



## **FEATURES OF YOUR GROUP & SUPPLEMENTAL TERM LIFE /AD&D**

### **GROUP PLAN HIGHLIGHTS**

**EACH ACTIVE, FULL-TIME ELIGIBLE TEAM MEMBER WORKING 32+ HOURS PER WEEK IS ELIGIBLE ON OR AFTER 30 DAYS OF FULL-TIME ACTIVE SERVICE.**

- ★ Group Life / AD&D: United Supermarkets pays about 60% of the Premium on your behalf
  - ★ Benefit: 1 times Basic Annual Earnings rounded to the next higher \$1,000 to a maximum of \$100,000 with a minimum of \$10,000
- ★ Optional Dependent Life: United Supermarkets pays about 60% of the Premium on your behalf
  - ★ Spouse: \$10,000
  - ★ Child: \$5,000 (age 14 days to 25 years)

### **SUPPLEMENTAL PLAN HIGHLIGHTS**

**EACH ACTIVE, FULL-TIME ELIGIBLE TEAM MEMBER PARTICIPATING IN THE GROUP LIFE/AD&D PLAN WORKING 32+ HOURS PER WEEK IS ELIGIBLE ON OR AFTER 30 DAYS OF FULL-TIME ACTIVE SERVICE.**

- ★ Supplemental Life / AD&D: You pay for this benefit
  - ★ Team Member: 1, 2, 3, 4 or 5 times your annual compensation, rounded to the next higher \$1,000, if not already a multiple thereof, up to a maximum of \$500,000
  - ★ Team Member Guarantee Issue: The lesser of 5 times salary or \$300,000 (No Guarantee Issue for ages 70 & Over)



- ★ Spouse: \$10,000, \$25,000 or \$50,000 not to exceed 100% of the Insured Team Member's amount
- ★ Spouse Guarantee Issue: \$50,000 for spouses of Team Members under age 70. No Guarantee Issue for spouses of Team Members 70 or over.
- ★ Child: \$5,000 (age 14 days to 25 years)
- ★ Age Reduction: Benefit reduces by 35% of the pre-age 70 amount at age 70, and by an additional 15% of the pre-age 70 amount at age 75. Benefits terminate at Retirement, unless you are eligible for Retirement benefits. Contact the Benefits Department for information and eligibility.
- ★ AD&D Benefit Schedule:
 

Loss of Life.....	The Principal Sum
Loss of Two More Members .....	The Principal Sum
Loss of Speech and Hearing.....	The Principal Sum
Loss of One Member.....	1/2 The Principal Sum
Loss of Speech or Hearing .....	1/2 The Principal Sum
Loss of Thumb & Index Finger/ Same Hand .....	1/4 The Principal Sum
- ★ Seat Belt Benefit: 10% to a maximum of \$25,000 (when combined with the Air Bag Benefit)
- ★ Air Bag Benefit: 5% to a maximum of \$25,000 (when combined with the Seat Belt Benefit)
- ★ On Call Travel Assistance
- ★ Living Benefit: 75% to a maximum of \$500,000
- ★ Critical Illness Benefit: 10% to a maximum of \$100,000
- ★ Bereavement Counseling Services