

Please read carefully the following description of your Basic Term Life and AD&D insurance plan.

Your Plan

Eligibility	All full-employment in the U.S. with the employer
Coverage Amounts	Your Basic

Term Life Insurance and AD&D Coverage Highlights (Continued)

Retained Asset Account	Benefits of \$10,000 or more are paid through the Retained Asset Account. This interest bearing account will be established in the beneficiary's name. He or she can then write a check for the full amount or for \$250 or more, as needed.
Worldwide Emergency Travel Assistance Services	Whether your travel is for business or pleasure, our worldwide emergency travel assistance program is there to help you when an unexpected emergency occurs. With one phone call anytime of the day or night, you, your spouse and dependent children can get immediate assistance anywhere in the world. Emergency travel assistance is available to you when you travel to any foreign country, including neighboring Canada or Mexico. It is also available anywhere in the United States for those traveling more than 100 miles from home. Your spouse and dependent children do not have to be traveling with you to be eligible. However, spouses traveling on business for their employer are not covered by this program.
Work/Life Balance Employee Assistance Program	

Term Life Insurance and AD&D Coverage Highlights (Continued)

- x War, declared or undeclared, or any act of war;
 - x Active participation in a riot;
 - x Attempt to commit or commission of a crime;
 - x The voluntary use of any prescription or ~~non~~prescription drug, poison, fume, or other chemical substance unless used according to the prescription or direction of your or your dependent's doctor. This exclusion does not apply to you or your dependent if the chemical substance is ethanol;
 - x Intoxication.
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