

Plan Highlights

Voluntary Group Accidental Death & Dismemberment Insurance



iCapital Network Inc.

ELIGIBILITY

All Active Full-Time Employees working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

Dependents: You must be insured for your Dependents to be covered.

Dependents are:

- ▶ Your legal spouse who is not legally separated or divorced from you
- ▶ Your legally-recognized domestic or civil union partner
- ▶ Your unmarried financially dependent children birth to 20 years (to 26 years if full-time student).
- ▶ A person may not have coverage as both an Employee and Dependent.
- ▶ Only one insured spouse may cover dependent children.

BENEFIT AMOUNT

Employee: Choose from a minimum of \$10,000 to a maximum of \$1,000,000 in \$10,000 increments.

Spouse: Choose from a minimum of \$5,000, a maximum of \$500,000 in \$5,000 increments, not to exceed 100% of employee amount.

Child(ren): Birth to age 20 years (age 26 if a full-time student): Flat \$10,000.

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

AD&D SCHEDULE

For Accidental Loss of	Amount Payable
Life	100%
Two or More Members*	100%
Speech and Hearing	100%
One Member*	50%
Speech or Hearing	50%
Thumb and Index Finger of Same Hand	25%

* "Member" refers to a hand, foot or eye

BENEFIT REDUCTION DUE TO AGE

(Applicable to employee / spouse coverage)

Age	Original Benefit Reduced to
65	65%
70	50%

FEATURES

- ▶ Exposure and Disappearance

VALUE-ADDED SERVICES

- ▶ Travel Assistance Services