



BENEFITS FOR EXISTING BUSINESS ONLY PRIOR TO JANUARY 1, 2005

BASIC LIFE AND AD&D

Plan	Insurance Amount	Description	Minimum Amount	Maximum Amount
A	\$20,000.00	Basic Term Life Benefit And AD&D (Flat Amount) <small>ChamberAdvantage Only</small>	\$20,000.00	\$20,000.00
B	Up to \$300,000.00	A multiple of your annual salary rounded up to the next highest \$1000 increment <small>ChamberAdvantage Only</small>	\$5,000.00	\$300,000.00
C	Up to \$300,000.00	A flat amount of basic term life insurance and AD&D in increments of \$1000 as selected by your employer <small>ChamberAdvantage Only</small>	\$5,000.00	\$300,000.00
D	Up to \$300,000.00	A Benefit Amount Determined by Occupation (Classes) <small>ChamberAdvantage Only</small>	\$5,000.00	\$300,000.00
E	\$15,000.00	Basic Term Life Benefit And AD&D (Flat Amount) <small>Group 5 Select Only</small>	\$15,000.00	\$15,000.00

OPTIONAL BENEFITS

SUPPLEMENTAL LIFE

Plan	Description	Minimum Amount	Maximum Amount	Increment Amount
Supplemental Life	Age rated flat amount of basic term life insurance	\$5,000.00	*\$500,000.00	\$1,000

*Overall including Basic Life Benefits

Will insurance amounts be reduced based on age?

- Your Basic Life and AD&D insurance amounts, as described above, will each be reduced by 35% of your original amount when you reach age 65, and by 50% of your original amount at age 70.
- If you have already reached a reduction age when your insurance starts, your initial Life and AD&D insurance amounts will be reduced by the percentages specified for that age.

Are there any additional basic term life benefits?

- If your employment ends, or if your eligibility for basic term life insurance ends, you will be able to convert this group policy to an individual policy.
- Extended basic life benefits are available if you become disabled. (Extended benefits are not available for AD&D.)
- If you become totally disabled while your basic life insurance is in force, you may apply for a one year extension of this insurance at no cost. Your age at the time of disability may affect your eligibility for this extension of benefits. Please refer to this plan's booklet for details.
- If you become permanently and totally disabled, you may apply annually for additional one year no cost extensions.
- An accelerated life benefit is available. You may elect to receive up to 50% of the insurance amount described above, to a maximum of \$100,000.00, if you become terminally ill.
- The accelerated life benefit amount that you select must be a minimum of \$10,000.00, or 50% of the insurance amount described above, whichever is less.
- For complete details on these additional benefits, please refer to the booklet which your plan administrator can provide.

What isn't covered under basic AD&D?

- Here are some of the most common situations where AD&D benefits will not be paid. For complete details, please refer to the booklet which your plan administrator can provide.
- Any loss caused, directly or indirectly, by intentional self-injury, attempted suicide, suicide, disease, treatment of disease, or infections not related to an accidental wound.
- Any loss caused, directly or indirectly, by taking part in a riot or civil disorder, felony or attempted felony, by use of a non-prescribed controlled substance, or by legal intoxication while driving.
- Any loss caused, directly or indirectly, by travel on any aircraft if you have any duties on that aircraft, by acts of war, or while you are a member of any armed force.

DEPENDENT LIFE

Plan	Description	Dependent	Minimum Age	Maximum Age	Insurance Amount
Dependent Life	Optional Dependent Term Life Benefit covers all dependents for one flat amount	Spouse	N/A	N/A	\$7,500.00
		Child	At least 14 days	Less than 6 months	\$500.00
		Child	At least 6 months	Less than 19 years	\$5,000.00
		Child	At least 19 years	Less than 23 years (If a Full-Time Student)	\$5,000.00

Will insurance amounts be reduced based on age?

- Your Optional Dependent Life insurance amounts, as described above, will each be reduced by 35% of your original amount when you reach age 65, and by 50% of your original amount at age 70.
- If you have already reached a reduction age when your insurance starts, your initial Life and AD&D insurance amounts will be reduced by the percentages specified for that age.

How does one file a claim?

- To obtain claim forms, please contact your Employer.
- Subject to the terms of this plan, we'll pay this claim as soon as we receive written proof of death which is acceptable to us. This should be sent to us as soon as possible. The completed claim form and any applicable documentation, should be sent to:

PCI Insurance, Inc.
 Group Life Claims
 417 Walnut Street
 Harrisburg, PA 17101

Further Questions?

- **If you have questions regarding your existing coverage, or are interested in increasing your benefits or adding optional benefits, please contact your Employer.**