

**Peters Agency Care Management LLC (#602304) - Full Time**

**Your Summary of Group Life and AD&D Ultra® Benefits**

Basic Term Life

Basic Accidental Death and Personal Loss Coverage (AD&D Ultra®)

Coverage Effective Date: **07/01/2015**

**Your Group Life Insurance Benefits**

Protecting your greatest asset - your family

**Am I eligible for Coverage?**

**You qualify** - if you are an active full-time employee working **at least 30 hours a week**. If you are a new hire or have not been previously covered by your employer's plan, you may need to complete a probationary or waiting period before your coverage begins.

**When does my coverage begin?**

Your coverage up to the Guaranteed Issue Amounts will begin on **07/01/2015**, if you are actively at work.\*

The "Guaranteed Issue Amount" is the most coverage you can get without having to provide proof of good health, known as "EOI".

\*Please consult your Booklet-Certificate for additional information.

Coverage that requires proof of good health will begin after Aetna reviews and approves your "EOI" form.

You will have to provide proof of good health (EOI) for amounts over the "Guaranteed Issue Amounts". If Aetna does not approve your Evidence of Insurability (EOI) form, your coverage will be limited to the "Guaranteed Issue Amount". If you enroll late, you will need to provide proof of good health and be approved by Aetna to get *any* coverage.

**How much coverage does my Employer provide?**

**Employer Paid - Term Life**

Your employer pays for a benefit in the amount of:

- **You:** \$50,000

Life insurance provides your loved ones with financial protection if you die. It can help pay your final expenses like funeral and burial; everyday living expenses like mortgage or rent, car payments and groceries; future expenses like college tuition payments.

**Employer Paid - AD&D Ultra®**

Your employer pays for a benefit in the amount of:

- **You:** \$50,000

AD&D Ultra provides additional financial protection for the unexpected. AD&D Ultra pays a benefit if you are dismembered as the result of an accident, or an additional benefit to your life insurance benefit if you die as the result of an accident. It will also provide benefits for accidental; loss of eyesight, hearing or speech, loss of a limb, loss of limb use due to paralysis, disfiguring third-degree burns, or coma. Your basic coverage may begin to reduce when you reach a certain age.

**Reductions that apply to Life Insurance**

Your coverage will reduce as you age.

**Your coverage will reduce as follows:**

At age 65 your coverage will reduce to 65% of the original amount.  
 At age 70 your coverage will reduce to 40% of the original amount.  
 At age 75 your coverage will reduce to 25% of the original amount.

**What additional features should I know about?**

**Waiver of Premium Provision for Permanently and Totally Disabled Employees**

If you are unable to work at any reasonable job (any which you are suited to perform due to education, training or experience), you may be eligible to have your life insurance coverage extended at no cost.

**Extension of Benefits for Disabled Employees**

If you become permanently and totally disabled, your life insurance coverage may be extended if premium payments are made.

This Summary of Benefits and the accompanying Brochure and Enrollment Form explain/explains the general purpose of the insurance described, but in no way changes or affects the policy as it is actually issued. In the event of any discrepancy between any of these documents and the policy, the terms of the policy apply. Life, AD&D Ultra, STD, and LTD products contain limitations and exclusions, complete coverage information can be found in your Booklet-Certificate if you become insured. Please read it carefully and keep it in a safe place with your other important papers.

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**Accelerated Death Benefit Provision**

(Included in all Aetna Life Insurance plans)

You may be eligible to receive up to 75% of your (basic) life insurance coverage if diagnosed with a terminal or serious medical condition.

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**AD&D Ultra® Features**

A benefit is paid to your surviving spouse/domestic partner or dependent children if you die in an accident.

**Seatbelt/airbag benefits:** If you or your dependent die from a motor vehicle accident while wearing a seatbelt, a benefit is paid. An added benefit is paid if an airbag inflated.

**Educational benefit:** For your spouse and each eligible dependent child under 23.

**Childcare Benefit:** For each dependent child under 13 to help pay for childcare.

**Repatriation of Mortal Remains:** If you or your dependent die in an accident 200 miles or more from home, a benefit will be paid to transport the body to your hometown funeral home.

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**Conversion**

If your coverage ends or is reduced, you can convert your term life policy to a Whole Life Policy.

You may convert your basic and/or supplemental coverage into a Whole Life Policy with rates based on your age at that time by paying premiums directly to Aetna. Whole life insurance is generally more expensive than term insurance so a change in your premium may apply. You will have 31 days to convert your coverage without answering any medical questions.

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**Aetna Life Essentials®**

(Included in all Aetna Life Insurance plans)

**Legal:** Create a will, living will, health care directive or a durable/financial power of attorney.

**Financial:** Financial planning to help your beneficiaries maximize their life/AD&D Ultra payment.

**Emotional:** Master-level social workers provide emotional support in the event of an advanced illness or disabling condition.

**Physical:** Save on gym memberships, fitness equipment, eyeglasses, contact lenses and hearing aids.