

TERM LIFE AND AD&D INSURANCE BENEFITS SUMMARY



For Members of UFCW Local 1442

ELIGIBILITY

Member Eligibility	You must be available for work and active with UFCW Local 1442 based on the time table listed below under "Life Benefits & Features" to be eligible for coverage.
Coverage Payment	Your Union pays 100% of the premium for this coverage.

GUARANTEE ISSUE AMOUNT(S)

All benefit amounts outlined below are Guarantee Issue. No evidence of insurability is required.

Note: Subject to any reductions shown below, guarantee issue means the amount of insurance applied for which does not require evidence of insurability.

LIFE BENEFITS & FEATURES

Life Insurance Benefit Amount	Length of Time you are available for work and active with UFCW Local 1442			
	Less than 5 yrs of service	5-10 yrs of service	10-15 yrs of service	15+ yrs of service
	\$5000	\$10000	\$15000	\$20000
Living Care/Accelerated Death Benefit	50% of the amount of the life insurance benefit is available to you if terminally ill, but not to exceed your benefit amount. <i>Note: In the event of death, the benefit paid will equal the benefit amount after any living care/accelerated death benefits previously paid under this plan.</i>			
Retirement	Your life insurance benefit will terminate at retirement.			

AD&D BENEFIT SCHEDULE

The AD&D Benefit is paid if a member is injured as a result of an accident, and that injury is independent of sickness and all other causes. Benefits are paid as indicated below:

Accidental Death & Dismemberment (AD&D) Benefit Amount	For You: The Principal Sum amount is equal to the amount of your life insurance benefit.
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Loss	Benefit
<ul style="list-style-type: none"> ▪ Life ▪ Both hands, both feet or entire sight of both eyes ▪ One hand and one foot ▪ One hand and entire sight of one eye ▪ One foot and entire sight of one eye ▪ Speech and hearing (both ears) ▪ One hand, one foot or entire sight of one eye ▪ Speech or hearing (both ears) ▪ Loss of thumb and index finger of same hand 	<p>Principal Sum</p> <p>One-half of the Principal Sum</p> <p>One-fourth of the Principal Sum</p>

AD&D EXCLUSIONS

We will not pay for any loss which:

- Results from intentionally self-inflicted injury or sickness, suicide or attempted suicide.
- Results from participation in a riot or in the commission of a felony.
- Results from an act of declared or undeclared war or armed aggression.
- Is incurred while the covered person is on active duty or training in the Armed Forces, National Guard or Reserves of any state or country and for which any governmental body or its agencies are liable.
- Is caused by intentional, self-infliction of carbon monoxide poisoning emanating from a motor vehicle.
- Is caused by the covered person while intoxicated or under the influence of any controlled drug.
- Results in injuries the covered person receives while riding in any aircraft engaged in racing, endurance tests, or acrobatic or stunt flying.

This information describes some of the features of the benefits plan. Benefits may not be available in all states. Please refer to the Summary of Coverage and/or Certificate Booklet for a full explanation of the plan's benefits, exclusions, limitations and reductions. Should there be any discrepancy between the Certificate Booklet and this outline, the Certificate Booklet will prevail. Term life insurance and accidental death & dismemberment insurance are underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, Nebraska 68175. United of Omaha Life Insurance Company is licensed in every state except New York. Term Life Policy Form Number 7000GM-C-EZ-2001. Accidental death & dismemberment Policy Form Number 7000GM-M-EZ 2001.