

Term Life and AD&D Insurance

Summary of Benefits for Members of UFCW Local 1442*

Eligibility	Member must be active with UFCW Local 1442 and willing, able, and ready to work.*
Payment	The Union pays 100% of the premium for this coverage.

Life Insurance Benefit Amount- All Guaranteed Issue*

Years of Service	5 or less years	5-10 years	10-15 years	15+ years
Benefit Amount	\$5,000	\$10,000	\$15,000	\$20,000

Living Care/Accelerated Death Benefit* 50% of the amount of the life insurance benefit to maximum is available to you if terminally ill, but not to exceed benefit amount.*

Retirement Your life Insurance Benefits will terminate at retirement.

AD&D Plan Provisions for UFCW LOCAL 1442* The AD&D insurance is paid if the member is injured as a result of an accident and the injury is independent of sickness and all other causes.

Retirement	Coverage terminates at retirement
The entire benefit amount is paid for loss of:	Life, Both hands or both feet, sight of both eyes, any two or more: one foot, one hand, sight of one eye
50% of benefit amount is paid for loss of:	One hand or one foot or sight of one eye
Exclusions	Please refer to contract (SPD).

*This is only a summary of benefits. Please refer to your contract (SPD) for detailed benefit information.