

SUMMARY OF BENEFITS

Sponsored by: Arts Academy in the Woods

Coverage

Life	\$25,000
Guarantee Issue	\$25,000
AD&D	Will equal the Life Benefit

Benefit Reduction

Employee

Benefits will reduce:

- 35% at age 65;
- An additional 25% of the original amount at age 70;
- An additional 15% of the original amount at age 75;
- Benefits terminate at retirement

Additional Benefits

See Understanding Your Benefits Page:	Accelerated Death Benefit
	Seat Belt – Airbag – Common Carrier
	Conversion

Enrolling for Coverage

Eligibility: All employees in an eligible class.

(Please see other side)