

# KrollDiscovery Summary of Benefits

## Life and AD&D Insurance

### Group life insurance coverage can offer important financial protection

Most people agree that protecting their loved ones in the event of death is very important. Consider what would happen to your dependents if they no longer had your income to rely on. Life insurance can help your family maintain its standard of living as well as secure plans for college and retirement. With the right amount of life insurance, you'll know that your family's financial obligations will be covered.

Together with your employer, Liberty Life Assurance Company of Boston offers you an opportunity to purchase Optional Group Term Life and Accidental Death & Dismemberment (AD&D) Insurance for you and your dependents.

<b>Eligibility</b>	All Full-Time Employees working a minimum of 30 regularly scheduled hours per week.
<b>Waiting Period</b>	You are eligible on the first of the month coinciding with or next following date of hire.
<b>Employee Benefit</b>	<p><b>Employee Basic Term Life and AD&amp;D:</b> Coverage is equal to one times your base annual salary<sup>1</sup> rounded up to the next \$1,000. This amount may not exceed \$250,000. Coverage is employer-paid.</p> <p><b>Employee Optional Term Life and AD&amp;D:</b> You may purchase increments of \$10,000 not to exceed the lesser of six times your base annual salary or \$1,000,000.</p>
<b>Dependent Spouse Benefit</b>	<p><b>Optional Dependent Spouse Life and AD&amp;D:</b> You may purchase increments of \$5,000 to a maximum \$300,000.</p> <p>The amount of Dependent Life and AD&amp;D Insurance coverage cannot be greater than 100% of the Employee Benefit.</p>
<b>Dependent Child Benefit</b>	<p><b>Dependent Child Optional Life and AD&amp;D:</b> You may purchase increments of \$2,000 to a maximum of \$20,000 for children at least age 14 days but under age 26</p>
<b>Evidence of Insurability</b>	<p><b>Employee:</b> A health statement is required if the amount of the increase is greater than the lesser of \$300,000 or 3 times your base annual salary or an increase of more than one level at each annual enrollment.</p> <p><b>Spouse:</b> A health statement is required if the amount of the increase is greater than \$50,000 or any increase at each annual enrollment.</p>
<b>Conversion/Portability</b>	<p><b>Conversion:</b> If all or part of your Basic, Optional, and Optional Dependent life coverage ends, you may convert the amount that ends to an individual life insurance policy without medical evidence.</p> <p><b>Portability:</b> If all or part of your Basic, Optional, and Optional Dependent life coverage ends, you may continue all or part of the amount that ends, less any amounts converted to an individual policy. Portable group term life insurance is not available if coverage ends because the policy terminates.</p>
<b>Waiver of Premium</b>	In the event you become totally disabled prior to age 65, you may be eligible to continue your Employee Basic and Optional Term Life. You are eligible for the waiver after 6 months of being totally disabled and waiver will term at age 70.

<sup>1</sup>For the definition of your base annual salary, please see your plan booklet or contact your Human Resources department.

<b>Reduction Schedule</b>	<p><b>Basic Life:</b> When you reach age 70, life benefits reduce to 50%.</p> <p><b>Optional Life:</b> When you reach age 70, life benefits reduce to 65%. When you reach age 75, life benefits reduce to 50%.</p>
<b>MyLibertyAssist®</b>	<p>As an employee covered under your employer’s group long-term disability policy issued by Liberty Life Assurance Company of Boston, you are eligible for MyLibertyAssist Employee Assistance Program (EAP) provided by Bensinger, DuPont &amp; Associates. These benefits include financial, legal, and family services and are available to you and your immediate family members.</p>
<b>Travel Assistance</b>	<p>Travel Assistance provides 24/7 access to pre-travel, personal, and emergency help with situations that may arise during travel. Services are available to the covered employee while on business or personal travel more than 100 miles from home and for fewer than 90 consecutive travel days. Dependents traveling with the employee are also covered. Travel assistance services are administered by UnitedHealthcare Global. UnitedHealthcare Global must make all arrangements for Liberty to cover costs of covered events.</p>

Accidental Death & Dismemberment insurance provides a benefit when an injury resulting from an accident causes the death or other covered losses to the insured.

Please Note: Evidence of insurability may be required. Please see your Human Resources department for additional information.

The above information provides highlights of the insurance program. It does not and is not intended to cover the program in detail. Please refer to the policy for a complete description of the coverage, limitations, and exclusions.