

Plan Highlights

Voluntary Group Accidental Death & Dismemberment Insurance



Superior Ready Mix Concrete

ELIGIBILITY

All Active Full-Time Employees working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

Dependents: You must be insured for your Dependents to be covered.

Dependents are:

- ▶ Your legal spouse who is not legally separated or divorced from you
- ▶ Your legally-recognized domestic or civil union partner
- ▶ Your unmarried financially dependent children birth to 20 years (to 26 years if full-time student).
- ▶ A person may not have coverage as both an Employee and Dependent.
- ▶ Only one insured spouse may cover dependent children.

BENEFIT AMOUNT

Employee: Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments.

Spouse: Choose from a minimum of \$5,000, a maximum of \$100,000 in \$5,000 increments, not to exceed 50% of employee amount

Child(ren): Birth to age 20 years: \$2,000 to \$10,000 in increments of \$2,000 (up to age 26 if a full-time student)

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

AD&D SCHEDULE

For Accidental Loss of	Amount Payable
Life	100%
Two or More Members*	100%
Speech and Hearing	100%
One Member*	50%
Speech or Hearing	50%
Thumb and Index Finger of Same Hand	25%

* "Member" refers to a hand, foot or eye

BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced to
75	50%
80	25%

RATES

See attached Rate Sheet

FEATURES

- ▶ Common Carrier Benefit
- ▶ COMA Benefit
- ▶ Conversion Privilege
- ▶ Day Care Benefit
- ▶ Education Benefit
- ▶ Exposure and Disappearance
- ▶ FMLA / MSLA Continuation
- ▶ Seat Belt and Air Bag Benefit
- ▶ Total Loss of Use Benefit

VALUE-ADDED SERVICES

- ▶ Travel Assistance Services

**Reliance Standard Plans
Voluntary AD&D Insurance
Premium Table**

Plan Holder: Superior Ready Mix Concrete

Employee Monthly Premiums

Benefit Amount	Employee								
\$10,000	\$0.40	\$110,000	\$4.40	\$210,000	\$8.40	\$310,000	\$12.40	\$410,000	\$16.40
\$20,000	\$0.80	\$120,000	\$4.80	\$220,000	\$8.80	\$320,000	\$12.80	\$420,000	\$16.80
\$30,000	\$1.20	\$130,000	\$5.20	\$230,000	\$9.20	\$330,000	\$13.20	\$430,000	\$17.20
\$40,000	\$1.60	\$140,000	\$5.60	\$240,000	\$9.60	\$340,000	\$13.60	\$440,000	\$17.60
\$50,000	\$2.00	\$150,000	\$6.00	\$250,000	\$10.00	\$350,000	\$14.00	\$450,000	\$18.00
\$60,000	\$2.40	\$160,000	\$6.40	\$260,000	\$10.40	\$360,000	\$14.40	\$460,000	\$18.40
\$70,000	\$2.80	\$170,000	\$6.80	\$270,000	\$10.80	\$370,000	\$14.80	\$470,000	\$18.80
\$80,000	\$3.20	\$180,000	\$7.20	\$280,000	\$11.20	\$380,000	\$15.20	\$480,000	\$19.20
\$90,000	\$3.60	\$190,000	\$7.60	\$290,000	\$11.60	\$390,000	\$15.60	\$490,000	\$19.60
\$100,000	\$4.00	\$200,000	\$8.00	\$300,000	\$12.00	\$400,000	\$16.00	\$500,000	\$20.00

Spouse Monthly Premiums

Benefit Amount	Spouse	Benefit Amount	Spouse
\$5,000	\$0.20	\$55,000	\$2.20
\$10,000	\$0.40	\$60,000	\$2.40
\$15,000	\$0.60	\$65,000	\$2.60
\$20,000	\$0.80	\$70,000	\$2.80
\$25,000	\$1.00	\$75,000	\$3.00
\$30,000	\$1.20	\$80,000	\$3.20
\$35,000	\$1.40	\$85,000	\$3.40
\$40,000	\$1.60	\$90,000	\$3.60
\$45,000	\$1.80	\$95,000	\$3.80
\$50,000	\$2.00	\$100,000	\$4.00

Child(ren) Monthly Premiums

Benefit Amount	Premium
\$2,000	\$0.08
\$4,000	\$0.16
\$6,000	\$0.24
\$8,000	\$0.32
\$10,000	\$0.40

(One rate and benefit amount for all eligible children in family, regardless of number)

Rates are subject to change.