



Lafayette Hotel
Effective June 1, 2007
Basic Life Program
Benefit Illustration

Plan Features

- You have coverage paid for you by your company in the amount of **\$50,000** if you meet eligibility requirements.
- **Accidental Death and Dismemberment** insurance equal to the employee's life benefits.
- **Disability Waiver of Premium- Including LifeAssist:** Waiver of premium for disabled employees up to age 60 with premiums waived to age 65. Includes LifeAssistSM supplemental coverage for employee's ADL disabled.

LifeAssistSM Supplement:

LifeAssist provides supplemental income that equals 1% of the employee's Life benefit to a monthly maximum of \$2,000. Benefits are paid to the lesser of 100 months or to when waiver of premium ends. If the employee is eligible for waiver of premium and is ADL* disabled or cognitively impaired the employee is eligible for LifeAssist. Employee must be under age 60 and have been insured under LifeAssist for at least one year prior to the start of the disability.

*A person is ADL-disabled if he or she is (a) physically unable to perform two or more ADL's without continuous physical assistance; or (b) cognitively impaired, and requires verbal cueing to protect himself/herself or others. ADL's are bathing, dressing, toileting, transferring, continence and eating.

- **Accelerated Life Benefit** for employee coverage – up to 50% of the death benefit if terminally ill (\$250,000 max) available for groups that qualify.
- **Portability:** Portability of employee coverage is available, upon satisfactory completion of evidence of insurability. Portability ceases on attainment of age 70.
- **Conversion:** An employee can convert this policy to an individual policy (subject to the terms of the employer's contract).

Age Reduction

- **Coverage Amounts** for the employee reduce 35% at age 65 and an additional 15% at age 70.

Important Information About Basic Life: You must be working full time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specified waiting period. Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding 1 year; or (b) in an area under travel warning by the US Department of State, subject to state specific variations.

GP-1-R-EOPT-96 et al.

This handout is for illustrative purposes. You will receive benefit booklets when your enrollment application is processed. If there is a discrepancy between this handout and your benefit booklet, the benefit booklet prevails.