

Group Life Insurance Benefits for Part Time Non-Union Employees working Less than 20 Hours per Week

Benefits

- Basic Group Term Life Insurance is \$3,500.
- No age reductions apply.
- Accelerated Benefits may be available to help offset expenses at a critical time. You may collect a portion of your benefits during your lifetime if you become terminally ill.
- Emergency Travel Assistance gives you immediate access to doctors, hospitals and other services when faced with a medical-related emergency while traveling internationally or domestically more than 100 miles away from home.
- If you leave Crouse Hospital, you may be able to convert your Group Life coverage to an individual Life Insurance policy.

No Cost to You

· Your employer pays your Group Life premium.

How to Enroll

Basic Group Term Life coverage begins automatically when you meet the eligibility requirements. You'll
need to designate beneficiaries for your Basic Life benefits. Check with your employer for the necessary
forms and for additional coverage options that may be available.

For Complete Plan Details

This highlight flyer is intended to provide an overview of the benefits available from your employer, and is not a
complete description of plan provisions. Receipt of this flyer does not certify eligibility for benefits under this
plan. When you become eligible for benefits, your employer will provide you with the Group Life booklet
containing complete plan details.

The above information provides highlights of your plan. It does not and is not intended to cover the program in detail. If a conflict exists between a statement in this document and any provision in the policy, the policy will govern.