

Voluntary Term Life and AD&D Insurance

for the Employees of

AURA



The following is a description of your Voluntary Term Life and AD&D Insurance Benefits. By purchasing this insurance through your employer, you benefit from affordable group rates and convenient payroll deduction.

Who is Eligible for Coverage?

You are eligible if you are an active, full or part-time employee working a minimum of 20 hours per week.

Dependents - you may elect to cover your lawful spouse under age 70 and your unmarried dependent children who are under the age of 26.

When you reach 75

Benefits will reduce to 65% and further reduce to 50% at age 80 and benefits terminate at retirement.

Guarantee Issue Amount:

Employees: You may elect up to \$100,000 of coverage without providing proof of good health.

Spouse: \$30,000; **Children:** \$10,000

You may elect coverage up to the Guaranteed Issue amount without evidence of insurability. In Future enrollment opportunities, all amounts of coverage may be subject to evidence of insurability.

All Amounts of voluntary AD&D are Guarantee Issue.

If you leave AURA /NOAO

If you lose coverage due to termination of employment or age, you can take your coverage with you (see ported rates in chart). You must apply for portability or conversion within 31 days after your coverage ends.

How Much Coverage Can you Buy?

Employee Life - You may elect coverage in increments of \$10,000 up to \$500,000 not to exceed 7x your salary.

Employee AD&D - You may elect coverage in increments of \$10,000 up to \$500,000.

Your Dependents

Spouse Life – You may select up to \$150,000, in \$10,000 increments for your lawful spouse, you must be covered for voluntary life insurance to be able to cover your spouse.

Spouse AD&D - You may select up to \$250,000, in \$10,000 increments for your lawful spouse.

Child(ren) Life - You may select \$10,000 for your dependent child(ren). One premium insures all your dependent child(ren) regardless of the number of child(ren) you have covered.

Will Preparation Services

An on-line interactive tool helps you and your family members create a will and other legal documents. This site also provides access to other valuable financial educational materials. www.Cignawillcenter.com

Identity Theft Program – AD&D

Identity Theft Resolution Services with access to personal case managers. Support is available 24 hours a day, 7 days a week.

This plan summary is provided to help you understand your insurance coverage. Please refer to your certificate booklet for your complete plan description. The terms and conditions described in the group insurance policy will prevail in the event there is a discrepancy between this summary and the group insurance policy.

VOLUNTARY LIFE INSURANCE STEP RATES FOR EMPLOYEE AND SPOUSE*
RATES ARE PER \$1,000 OF COVERAGE

Age	EE Smoker	EE Non-Smoker	Spouse	Portability
<20	\$0.127	\$0.067	\$0.06	\$0.153
20-24	\$0.127	\$0.067	\$0.06	\$0.144
25-29	\$0.127	\$0.067	\$0.075	\$0.153
30-34	\$0.142	\$0.075	\$0.097	\$0.177
35-39	\$0.18	\$0.097	\$0.112	\$0.190
40-44	\$0.292	\$0.157	\$0.12	\$0.243
45-49	\$0.502	\$0.262	\$0.18	\$0.384
50-54	\$0.862	\$0.427	\$0.285	\$0.726
55-59	\$1.410	\$0.757	\$0.525	\$1.347
60-64	\$1.627	\$0.93	\$0.810	\$2.461
65-69	\$2.692	\$1.657	\$1.552	\$4.065
70+	\$4.207	\$2.805	--	--

* Spouse coverage terminates at age 70

VOLUNTARY AD&D RATES

Employee	\$.02
Spouse	\$.02

CHILD(REN) LIFE RATE PER \$10,000*

Child(ren)	\$1.20
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* \$1.20 per month covers ALL children for the full benefit.

HOW TO CALCULATE MY PREMIUMS:

John Employee (non-smoker) is 42 years old and elects \$100,000 in life and AD&D coverage for himself, \$50,000 in life and AD&D coverage for his spouse, age 36 and \$10,000 in life coverage for his child. Premiums would be calculated as follows:

COVERAGE & COST:

\$100,000/\$1,000 x \$.177 (\$.157 for life, \$.02 for AD&D) = \$17.70 per month (John's Coverage)

\$50,000/\$1,000 x \$.132 (\$.112 for life, \$.02 for AD&D) = \$6.60 per month (Spouse Coverage)

\$10,000 = \$1.20 per month (Child Coverage)

TOTAL PREMIUM PER MONTH: \$25.50

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