

Plan Highlights

Group Basic Life Insurance



Roman Catholic Bishop of Louisville

ELIGIBILITY

Employees: Each Active, Full-time employee working 30 or more hours per week, except any person working on a temporary or seasonal basis.

BENEFIT AMOUNT

Basic Life:

1.5 times Earnings, rounded to the next higher \$1,000, subject to a maximum of \$50,000

GUARANTEED ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)

Employee: \$50,000

CONTRIBUTION REQUIREMENTS

Coverage is employer paid.

BENEFIT REDUCTION DUE TO AGE

<u>Age</u>	<u>Original Benefit Reduced To</u>
70	65%
75	50%
Retirement	Terminates at retirement

FEATURES

- ▶ Accelerated Death Benefit (expressed as Living Benefit Rider in some states and Imminent Death Benefit in PA)
- ▶ Conversion Privilege
- ▶ FMLA/MSLA Continuation
- ▶ Portability
- ▶ Waiver of Premium

VALUE ADDED SERVICES

- ▶ Bereavement Counseling Service
- ▶ Travel Assistance Service
- ▶ Identity Theft Recovery Services

EXCLUSIONS

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.