

## Member Benefits Plans

< BRONZE >	< SILVER >	< GOLD >	< PLATINUM >
<p><b>LIFE AND AD&amp;D INSURANCE</b></p> <ul style="list-style-type: none"> <li>&gt; Flat \$25,000</li> <li>&gt; \$25,000 non-evidence maximum</li> <li>&gt; \$25,000 overall maximum</li> </ul>	<p><b>LIFE AND AD&amp;D INSURANCE</b></p> <ul style="list-style-type: none"> <li>&gt; Flat \$50,000</li> <li>&gt; \$50,000 non-evidence maximum</li> <li>&gt; \$50,000 overall maximum</li> </ul>	<p><b>LIFE AND AD&amp;D INSURANCE</b></p> <ul style="list-style-type: none"> <li>&gt; 200% of annual earnings</li> <li>&gt; \$200,000 non-evidence maximum</li> <li>&gt; \$1,000,000 overall maximum</li> </ul>	<p><b>LIFE AND AD&amp;D INSURANCE</b></p> <ul style="list-style-type: none"> <li>&gt; 300% of annual earnings</li> <li>&gt; \$300,000 non-evidence maximum</li> <li>&gt; \$1,000,000 overall maximum</li> </ul>
<p><b>DEPENDENT LIFE INSURANCE</b></p> <ul style="list-style-type: none"> <li>&gt; \$2,000 spouse</li> <li>&gt; \$1,000 each child</li> </ul>	<p><b>DEPENDENT LIFE INSURANCE</b></p> <ul style="list-style-type: none"> <li>&gt; \$5,000 spouse</li> <li>&gt; \$2,500 each child</li> </ul>	<p><b>DEPENDENT LIFE INSURANCE</b></p> <ul style="list-style-type: none"> <li>&gt; \$10,000 spouse</li> <li>&gt; \$5,000 each child</li> </ul>	<p><b>DEPENDENT LIFE INSURANCE</b></p> <ul style="list-style-type: none"> <li>&gt; \$20,000 spouse</li> <li>&gt; \$10,000 each child</li> </ul>
<p><b>LONG-TERM DISABILITY</b></p> <ul style="list-style-type: none"> <li>&gt; Not Applicable</li> </ul>	<p><b>LONG-TERM DISABILITY</b></p> <ul style="list-style-type: none"> <li>&gt; 66.7% of first \$3,500 monthly earnings, plus 50% of the balance</li> <li>&gt; \$5,000 non-evidence maximum</li> <li>&gt; \$7,500 monthly overall maximum</li> </ul>	<p><b>LONG-TERM DISABILITY</b></p> <ul style="list-style-type: none"> <li>&gt; 66.7% of first \$3,500 monthly earnings, plus 50% of the balance</li> <li>&gt; \$3,000 non-evidence maximum</li> <li>&gt; \$10,000 monthly overall maximum</li> </ul>	<p><b>LONG-TERM DISABILITY</b></p> <ul style="list-style-type: none"> <li>&gt; 66.7% of first \$3,500 monthly earnings, plus 50% of the balance</li> <li>&gt; \$5,000 non-evidence maximum</li> <li>&gt; \$10,000 monthly overall maximum</li> </ul>
<p><b>CRITICAL ILLNESS</b></p> <ul style="list-style-type: none"> <li>&gt; Flat \$25,000</li> </ul>	<p><b>OPTIONAL CRITICAL ILLNESS</b></p> <ul style="list-style-type: none"> <li>&gt; Flat \$25,000</li> </ul>	<p><b>OPTIONAL CRITICAL ILLNESS</b></p> <ul style="list-style-type: none"> <li>&gt; Flat \$25,000</li> </ul>	<p><b>OPTIONAL CRITICAL ILLNESS</b></p> <ul style="list-style-type: none"> <li>&gt; Flat \$25,000</li> </ul>
<p><b>HEALTH CARE</b></p> <ul style="list-style-type: none"> <li>&gt; 100% co-insurance (80% on drugs; 100% after \$1,000 out-of-pocket expense)</li> <li>&gt; Includes drug card</li> <li>&gt; Semi-private hospital room</li> <li>&gt; Nursing and travel coverage</li> </ul>	<p><b>EXTENDED HEALTH CARE</b></p> <ul style="list-style-type: none"> <li>&gt; 100% co-insurance (90% on drugs)</li> <li>&gt; Includes drug card</li> <li>&gt; Semi-private hospital room</li> <li>&gt; \$350 maximum per paramedical practitioner</li> <li>&gt; Nursing and travel coverage</li> <li>&gt; 24-month survivor benefit</li> </ul>	<p><b>EXTENDED HEALTH CARE</b></p> <ul style="list-style-type: none"> <li>&gt; 100% co-insurance</li> <li>&gt; Includes drug card</li> <li>&gt; Semi-private hospital room</li> <li>&gt; \$500 maximum per paramedical practitioner</li> <li>&gt; Nursing and travel coverage</li> <li>&gt; Vision care at \$250/24-months</li> <li>&gt; 36-month survivor benefit</li> </ul>	<p><b>EXTENDED HEALTH CARE</b></p> <ul style="list-style-type: none"> <li>&gt; 100% co-insurance</li> <li>&gt; Includes drug card</li> <li>&gt; Private hospital room</li> <li>&gt; \$500 maximum per paramedical practitioner</li> <li>&gt; Nursing and travel coverage</li> <li>&gt; Vision care at \$350/24-months</li> <li>&gt; 36-month survivor benefit</li> </ul>
<p><b>DENTAL CARE</b></p> <ul style="list-style-type: none"> <li>&gt; Not Applicable</li> </ul>	<p><b>DENTAL CARE</b></p> <ul style="list-style-type: none"> <li>&gt; 90% co-insurance for basic services (\$1,500 annual maximum)</li> <li>&gt; Current fee guide</li> <li>&gt; 24-month survivor benefit</li> </ul>	<p><b>DENTAL CARE</b></p> <ul style="list-style-type: none"> <li>&gt; 100% co-insurance for basic services (unlimited maximum)</li> <li>&gt; 50% co-insurance for major services (\$2,000 annual maximum)</li> <li>&gt; Current fee guide</li> <li>&gt; 36-month survivor benefit</li> </ul>	<p><b>DENTAL CARE</b></p> <ul style="list-style-type: none"> <li>&gt; 100% co-insurance for basic services (unlimited maximum)</li> <li>&gt; 80% co-insurance for major services (\$2,500 annual maximum)</li> <li>&gt; 50% co-insurance for orthodontic services (\$3,000 lifetime maximum)</li> <li>&gt; Current fee guide</li> <li>&gt; 36-month survivor benefit</li> </ul>

All Plans have the option of adding a Health Care Spending Account