

LIFEBRIDGE HEALTH, INC.

All Employees

All coverages are issued by the Prudential Insurance Company of America.
Optional Term Life, Optional Dependent Term Life and Optional Accidental Death & Dismemberment
Effective: 05/01/2011

Coverage Options

Optional Term Life - 100% Employee Paid

- Purchase coverage for 1.0 to 5.0 times your covered annual earnings to a maximum of \$750,000.
- **New Hires:** Get the lesser of 3.0 times your covered annual earnings not to exceed \$400,000 - no medical questions asked - when enrolling when first eligible.
- **Current Participants and Employees who waived coverage in the past:** Your current coverage amount will be continued. During the open enrollment period, get the lesser of 3.0 times your covered annual earnings not to exceed \$400,000 - no medical questions asked. After the open enrollment period, evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all increases in coverage amounts.
- **Current Employees who were denied coverage in the past or Late Entrants** Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all coverage amounts.
- If you are terminally ill, you can get a partial payment of your group life insurance benefit. You can use this payment as you see fit. The payment to your beneficiary will be reduced by the amount you receive with the Accelerated Benefit Option. Refer to the plan booklet for details.
- Payouts to your beneficiaries are deposited into a Prudential Alliance Account®, a personalized, interest-bearing account, under the beneficiary's name. The payout earns interest from the date the account is opened and the beneficiary can transfer or withdraw funds at any time.
- Payment of premium can be waived if you are totally disabled for 9 months, you are less than 60 years old when the disability begins, and you continue to be totally disabled. This waiver terminates at age 65. This provision may vary by state. Refer to the plan booklet for details.
- Coverage will be reduced as you age - by 35% at age 70 and 50% at age 75.
- Upon termination of employment, you may continue at a certain level of your employee coverage, without having to provide evidence of good health.

Optional Dependent Term Life - 100% Employee Paid

- Purchase coverage for your spouse for \$10,000 and for each of your children for \$5,000.
- Your spouse's current coverage amount will be continued. During the open enrollment period, all new spouse amounts will require Evidence of Insurability.
- Coverage begins from 14 days, and continues to age 19, if unmarried. If unmarried, dependent on you and a full-time student, coverage continues to age 26.

Optional AD&D Employee - 100% Employee Paid

- You are automatically enrolled for an equal amount of Optional AD&D Insurance coverage when you enroll for Optional Term Life Insurance.
- Coverage will be reduced as you age - by 35% at age 70 and 50% at age 75.



Benefits, exclusions and provisions may vary by state. Refer to the plan booklet for details.

For your coverage to become effective, you must be actively at work on the effective date of the plan. If you apply for an amount that requires satisfactory evidence of insurability to the Prudential Insurance Company of America, you must be actively at work on the date of approval for the amount requiring satisfactory evidence of insurability.

Open Solutions Inc. is the Service Provider of the Prudential Alliance Account Settlement Option, a contractual obligation of the Prudential Insurance Company of America, located at 751 Broad Street, Newark, NJ 07102-3777. Check clearing is provided by JPMorgan Chase Bank, N.A. and processing support is provided by First Data Payment Services (FDPS). Alliance Account balances are not insured by the Federal Deposit Insurance Corporation (FDIC). Open Solutions Inc., JPMorgan Chase Bank, N.A., and First Data Payment Services are not Prudential Financial companies.

Group Term Life and Accidental Death and Dismemberment coverages are issued by The Prudential Insurance Company of America, **a New Jersey Company**, 751 Broad Street, Newark, NJ 07102. Life Claims: 1-800-524-0542. Prudential Financial and the Rock logo are registered service marks of The Prudential Insurance Company of America and its affiliates. This brochure is intended to be a summary of your benefits and does not include all plan provisions, exclusions and limitations. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any exclusions, limitations and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the terms of the Group Contract will govern. Contract provisions may vary by state. Contract Series: 83500. California COA #1179 NAIC # 68241