

Trinity Health Supplemental Life Insurance Plan Benefits



Explore the coverage that makes it easy to give you and your loved ones more security today—and in the future.

Basic Term Life and Accidental Death and Dismemberment (AD&D) Insurance

Your employer provides you with Basic Term Life and Accidental Death and Dismemberment insurance coverage at no cost to you.

Supplemental Term Life Insurance Coverage Options

For You	One to five times your basic annual earnings, to a maximum of \$1,500,000
For Your Spouse	Plan-specified increments, up to a maximum of \$100,000
For Your Dependent Children*	Plan-specified increments, to a maximum of \$20,000. Children less than 6 months have a \$2,000 maximum.

Monthly Costs for Supplemental Term Life Coverage

You have the option to purchase Supplemental Term Life coverage. Listed below are your monthly rates as well as those for your spouse (based on your age and the amount of coverage you want). Rates to cover your child(ren) are also shown.

Employee's Age	Your Monthly Cost Per \$1,000 of Coverage	Spouse Monthly Cost Per \$1,000 of Coverage
Under 25	\$0.029	\$0.029
25–29	\$0.035	\$0.035
30–34	\$0.047	\$0.047
35–39	\$0.052	\$0.052
40–44	\$0.057	\$0.057
45–49	\$0.086	\$0.086
50–54	\$0.132	\$0.132
55–59	\$0.248	\$0.248
60–64	\$0.383	\$0.383
65–69	\$0.732	\$0.732
70–74	\$1.160	\$1.160
75+	\$1.160	\$1.160

The monthly cost for covering your dependent children is \$0.100 per \$1,000 of coverage.†

*Child(ren)'s Eligibility: Dependent children are eligible for coverage up to age 26.

†Covers all eligible children.

Protect the
Ones You Love



Supplemental Life Insurance

Use the table below to calculate your premium based on the amount of life insurance you will need. The example is based on \$100,000 Supplemental Life coverage at age 36.

1. Enter the rate from the table	\$0.052	\$	
2. Take your elected amount and divide by \$1,000 (Example: for \$100,000 of coverage enter \$100)	100		
3. Monthly premium (1) x (2)	\$5.20	\$	

Repeat these three easy steps to determine the cost for each coverage selected.

You can estimate the amount of life insurance you may need with Prudential's Life Insurance Needs Estimator, which is available online at www.prudential.com/view/page/public/12703

Features

This coverage offering from your employer and The Prudential Insurance Company of America ("Prudential") comes with a variety of added features that can provide assistance to you and your family members today and during a difficult time.

Accelerated Benefits Option

For access to funds during a difficult time

You can receive up to 90% of your Basic and Supplemental Term Life insurance proceeds to a maximum of \$500,000 in the event that you become terminally ill and are diagnosed with less than six months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time. The Accelerated Benefit Option is also available to spouses insured under Dependent Life insurance plans. This option is not available for dependent child coverage.

Conversion

For those who wish to have more permanent coverage

You can generally convert your Group Term Life insurance benefits to an Individual Universal Life, or Variable Universal Life insurance policy if your coverage terminates in whole or in part due to your retirement, termination of employment, or a change in your employee class. Conversion is available on all Group Life insurance coverages. If you experience an event that makes you eligible to convert your coverage, you can speak with a Prudential representative by calling 877-889-2070. Please contact your plan administrator/ employer for more information. Your basic AD&D insurance may not be converted

Waiver of Premiums for Total Disability

Offering continued coverage at no cost

You may be eligible to waive your Supplemental Term Life insurance premium until you reach age 65, die, or recover from your disability, whichever is sooner, should you become unable to work due to total disability. Total disability or totally disabled means your inability to do your job and any other job for which you are fit by education, training, or experience, due to injury or sickness. The total disability must begin before age 60, and your waiver will begin after you have satisfied a six-month waiting period. The Waiver of Premium will end on the earliest of your turning age 65, death, or recovery.

Portability

If you are under age 80, you can keep your coverage even if you leave your current employer

Should you leave Trinity Health for any reason, and your employee Supplemental Term Life insurance under this plan terminates, you will have an opportunity to continue group term coverage ("portability") under a different policy, subject to plan design and state availability. Competitive rates apply, but will likely be higher than your current rates. Prudential will bill you directly. To take advantage of this feature, you must have coverage of at least \$20,000, up to a maximum of \$1,500,000.

Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Please see your plan administrator or Booklet-Certificate for specific details. Please note that if you experience an event that makes you eligible for portable coverage, please call a Prudential representative at 800-778-3827 or contact your employer for more information.

Will Preparation *

To ensure your decisions are carried out

EstateGuidanceSM Will Preparation Services—Like life insurance, a carefully prepared will is important. With a will, you can define your most important decisions such as who will care for your children or inherit your property. By enrolling for Supplemental Term Life coverage, you will have access to ComPsych's EstateGuidance program, which offers online will preparation services. This easy-to-use program allows you to complete a legally binding will online for free.

*All ComPsych information contained herein is proprietary and confidential. The Prudential Insurance Company of America is not responsible for the provision of FinancialPoint[®] Plus services, such services to be provided by ComPsych to clients who contract directly with ComPsych.

Supplemental Life Insurance Additional Coverage Information

What Is Not Covered

Like most insurance plans, this plan has exclusions.

Please note that a reduction schedule may apply. Please see your plan administrator or Booklet-Certificate for specific details.

How To Apply*

Unless you are applying for this coverage online, you should complete and return your enrollment form to your Human Resources Manager today. Please read the sections below regarding when proof of good health is required, and be sure to submit this accordingly. Also, be sure to indicate your beneficiary as part of your enrollment. Note: If you do not wish to make a change to your coverage, you do not need to do anything.

For Employee Coverage

Enrollment in this Supplemental Term Life insurance plan is available without providing proof of good health as long as:

For New Hires and/or Newly Eligible

- Your enrollment takes place within 31 days from the date you become eligible for benefits; and
- you are enrolling for coverage equal to/less than the lesser of five times your basic annual earnings or \$1,000,000.

If you do not meet the conditions stated above, you will need to provide proof of good health satisfactory to Prudential.

For Annual Enrollment

- Your enrollment takes place before the enrollment deadline; and
- you are currently enrolled for Supplemental Term Life and you are electing an increase of one-level, which is equal to less than the lesser of five times your basic annual earnings or \$1,000,000.

If you do not meet the conditions stated above, you will need to provide proof of good health satisfactory to Prudential.

For Dependent Coverage

Your spouse and dependent children also do not need to provide proof of good health as long as they are not home or hospital confined and not receiving disability payments.

For New Hires and/or Newly Eligible

- The enrollment takes place within 31 days from the date you become eligible for benefits; and
- your spouse is enrolling for coverage not exceeding \$20,000.

If you do not meet the conditions stated above, you will need to provide proof of good health satisfactory to Prudential.

For Annual Enrollment

- The enrollment takes place prior to the enrollment deadline;
- any election or increase in spouse coverage will require proof of good health; and
- proof of good health is not required for dependent children elections.

If you do not meet the conditions stated above, you will need to provide proof of good health satisfactory to Prudential.

Alliance Account®

The Alliance Account® settlement option provides your loved ones with a safe and convenient way to manage the proceeds of a life or accident policy for claim payments of \$5,000 or more, backed by the financial strength and claims-paying ability of Prudential. They'll have the convenience of immediate access to any or all of their proceeds through an interest-bearing account with unlimited check-writing privileges.* The Alliance Account gives beneficiaries time to decide what to do with their proceeds, which can be very helpful to them during a difficult time.

Who Can Be a Designated Beneficiary?

You can select any beneficiary(ies) other than your employer, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary.

- The beneficiary(ies) you designate for your basic life will also be your beneficiary(ies) for your supplemental life coverage.
- You are automatically designated as the beneficiary for your dependent coverage.

About Your Coverage Effective Date

You must be "Actively at Work" on the date your coverage becomes effective, and your spouse and eligible child(ren) must be performing their Normal Activities when coverage becomes effective. Coverage will become effective on your personal eligibility date and following the receipt of your completed enrollment form for all requests that do not require additional medical information. Requests for amounts that require additional medical information and are not approved by the date listed above will not be effective until Prudential approves or the date that Actively at Work and Normal Activities requirements are met.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between The Prudential Insurance Company of America and Trinity Health and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the Booklet-Certificate.

*Coverage will either be approved by The Prudential Insurance Company of America based upon its underwriting rules and your answers, or you will be asked to submit proof of good health to complete your application for coverage.

*There are fees for special services such as stop-payment requests.

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 Life Insurance coverages are provided under a group insurance policy (Policy Form 50099) issued to your employer by The Prudential Insurance Company of America. Group Life Insurance coverage under your employer's plan terminates when your employment ceases, when your Life contributions cease, or upon termination of the group contract. Dependent Life Insurance coverage will terminate when a dependent no longer qualifies as a dependent. Should your life insurance coverage terminate for reasons other than non-payment of premium, you may convert it to The Prudential Insurance Company of America individual permanent policy without providing medical evidence of insurability.

Group Life Insurance coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. The Booklet-Certificate contains all details, including any policy exclusions, limitations and restrictions, which may apply. Contract Series: 83500.

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