

Life and AD&D Insurance

Life Insurance provides your named beneficiary(ies) with a benefit in the event of your death. **Accidental Death and Dismemberment (AD&D) Insurance** provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that your death occurs due to a covered accident, both the Life and the AD&D benefit would be payable. This benefit is provided at **NO COST** to you

This coverage will begin first of the month following 6 months from your date of hire. Coverage will end the last day of the month in which your employment ends.

Life/AD&D Benefits	NEW YORK LIFE
Benefit Amount	Life: 3 times your annual earnings up to \$300,000 AD&D: 1 times your annual earnings up to \$50,000
Reduction of Benefits Schedule	Reduced by 65% at age 70 Reduced by 50% at age 75
Terminal Illness Accelerated Death Benefit	You can receive a portion of your Life Insurance money early if you are diagnosed with a terminal illness and your life expectancy is less than 24 months. The benefit will pay you 75% up to \$150,000 and the remaining benefit will be paid to your beneficiaries upon your death.

Voluntary Benefits

This coverage will begin first of the month following your date of hire. Coverage will end the last day of the month in which your employment ends.

Allstate Critical Illness

Did you know that the average total out-of-pocket cost related to treating a critical illness is over \$7,000? With critical illness insurance, you'll receive a lump-sum benefit if you are diagnosed with a covered condition (e.g., heart attack, cancer or stroke) to pay for treatments, prescriptions, travel, living expenses and more. You have the choice to elect a \$10,000 or \$20,000 benefit amount.

For an additional cost, you can elect the **PinnacleCare Health Advisory Services** for access to expert medical opinion, research on diagnosis and treatment options, facilitated appointments to top specialists or medical centers, and virtual consultations for expert medical opinions.

Employee Discounts

The Benefit Hub discount website offers money-saving opportunities for you to buy products and services you use every day at discounted prices!

- Travel
- Apparel
- Tickets
- Auto
- Electronics
- Local Deals
- Sports & Outdoors
- Restaurants
- Beauty & Spa
- Health & Wellness
- Sports & Outdoors

New products and services are added frequently, and seasonal promotions can save you even more money! Bookmark **www.fbhwa.benefithub.com** and visit it regularly to find exciting offers from companies you know and trust.

