

Schedule of Benefits

AD&D Plan J

This is your Schedule of Benefits for the Accidental Death and Dismemberment plan. The plan is offered by Unum Life Insurance Company of America. This Schedule of Benefits highlights the benefits available under the plan. It does not tell you all the details about the plan. Those details are in your plan booklet. Your plan booklet describes:

- How to enroll in the plan.
- When your coverage under the plan begins and ends
- The limitations and exclusions applicable to your plan
- How to file a claim for benefits under the plan.
- The special meanings of some of the words used in the Schedule of Benefits.

Your plan booklet along with this Schedule of Benefits provides a complete description of your plan.

The original effective date of the plan is January 1, 2008, however your effective date of coverage is determined by the date you enter the plan.

Benefit Summary

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE BENEFIT:

AMOUNT OF ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE FOR YOU

The amount of accidental death and dismemberment insurance for you will be determined by the request of your Employer and reflected as approved in accordance with the benefit described below:

Benefit:

\$100,000

AMOUNT OF ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE AVAILABLE IF YOU BECOME INSURED AT CERTAIN AGES OR HAVE REACHED CERTAIN AGES WHILE INSURED

On January 1st, on or following your 65th birthday, your total amount of accidental death and dismemberment insurance will reduce to the greater of:

- 65% of your amount of accidental death and dismemberment insurance in force, rounded to the next higher multiple of \$1,000, if not already an exact multiple thereof; or
- \$20,000.

If your total amount of accidental death and dismemberment insurance is less than \$20,000, your amount will not reduce.