Summary of Benefits

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Eligibility:

All active Employees of the Employer classified as full-time Employees regularly working a minimum of 35 hours per week or part-time Employees regularly working a minimum of 20 hours per week in the United States, who are citizens or permanent resident aliens of the United States. **Employee:** You are eligible for coverage as follows:

Exempt Employees: on your date of hire Non-Exempt Employees: on the first day of the month following 60 days of Active Service

Available Coverage:

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Employee	\$25,000	\$25,000	\$25,000

Additional Features:

Extended Death Benefit with Waiver of Premium — The extended death benefit continues your coverage without payment of premium for 12 months from the date you are Disabled. "Disabled" means, because of injury or sickness, you are unable to perform all the material duties of your