CEBT LIFE BENEFITS



SCHEDULE OF BENEFITS LIFE INSURANCE, ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

CLASS	AMOUNT OF LIFE INSURANCE*	FULL AMOUNT OF AD&D INSURANCE
All employees	\$25,000	\$25,000
Executive Directors	\$150,000	\$150,000

^{*}Your amount of insurance will be reduced as follows:

Age 65 40% 70 65% 75 75% 80 80%

DEPENDENT LIFE INSURANCE

CLASS	AMOUNT OF INSURANCE	
Spouse	\$ 5,000	
Child (each)		
from live birth through age 25	\$ 2,000	

LATE ENROLLEE RESTRICTIONS - If you DO NOT enroll your dependents during this initial enrollment period, your dependents may only be able to enroll if there is a HIPAA qualified loss of coverage.

ELIGIBLE DEPENDENT - your spouse and children under age 26. Children over 19 are still eligible up to 26. Step-children, foster children, and legally adopted children are also eligible.

This is only intended to highlight some of the pertinent provisions of the Group Plan; such Plan will control in all instances.