

## Basic Term Life / AD&D & Dependent Term Life

Metropolitan Life Insurance Company

Plan Design for: **Gossner Foods Inc**

Original Plan Effective Date: **October 1, 2022**

Class 1 – All Full Time Employees working at least 30 hours per week

<b>Basic Life</b>	An amount equal to 2 times Your Basic Annual Earnings, rounded to the next higher \$1,000.
<b>Accidental Death &amp; Dismemberment</b>	An amount equal to Your Basic Life Insurance.
<b>Plan Maximum</b>	\$500,000
<b>Non-Medical Maximum</b>	\$500,000
<b>Age Reduction Formula (reduces by)</b>	None
<b>Dependent Life</b>	Spouse - \$2,000 Child - \$2,000
<b>Employee Contribution</b>	
• <b>Basic Life</b>	0%
• <b>AD&amp;D</b>	0%
• <b>Dependent Life</b>	1%

### Term Life Features (1):

- Continuation of Life insurance while totally disabled as defined by the Group Policy\* (2)
- Accelerated Benefits Option (3)
- Life Settlement Account (4)
- Portability (5)
- Grief Counseling (6)
- Funeral Discounts and Planning Services (7)

### Additional Features:

- WillsCenter.com (8)

### AD&D Features (1):

- Seat Belt Benefit\* (9)
- Child Care Benefit\*
- Life Settlement Account (4)
- Air Bag Benefit\*
- Common Carrier Benefit\*

# Basic Term Life / AD&D & Dependent Term Life

Metropolitan Life Insurance Company

Plan Design for: **Gossner Foods Inc**

Original Plan Effective Date: **October 1, 2022**

**Class 5 – Lead Lines and Clerical Employees working at least 30 hours per week**

<b>Basic Life</b>	An amount equal to 2 times Your Basic Annual Earnings, rounded to the next higher \$1,000 plus \$30,000.
<b>Accidental Death &amp; Dismemberment</b>	An amount equal to Your Basic Life Insurance.
<b>Plan Maximum</b>	\$500,000
<b>Non-Medical Maximum</b>	\$500,000
<b>Age Reduction Formula (reduces by)</b>	None
<b>Dependent Life</b>	Spouse - \$2,000 Child - \$2,000
<b>Employee Contribution</b> <ul style="list-style-type: none"><li>• <b>Basic Life</b></li><li>• <b>AD&amp;D</b></li><li>• <b>Dependent Life</b></li></ul>	0% 0% 1%

## Term Life Features (1):

- Continuation of Life insurance while totally disabled as defined by the Group Policy\* (2)
- Accelerated Benefits Option (3)
- Life Settlement Account (4)
- Portability (5)
- Grief Counseling (6)
- Funeral Discounts and Planning Services (7)

## Additional Features:

- WillsCenter.com (8)

## AD&D Features (1):

- Seat Belt Benefit\* (9)
- Child Care Benefit\*
- Life Settlement Account (4)
- Air Bag Benefit\*
- Common Carrier Benefit\*