

SUMMARY OF BENEFITS Cigna Health and Life Insurance Co.



Community Action Team #00181103
Life & AD&D Plan Summary

Life Insurance Benefits

ALL EMPLOYEES **\$20,000**

If you die from any cause while covered under the life insurance plan, the amount of standard life insurance benefit (shown above) will be paid to your beneficiary. However, the amount of your standard life insurance benefit will reduce by 35% at age 65, 55% at age 70, 70% at age 75, 80% at age 80 and 85% at age 85, provided you are still actively employed.

Accidental Death and Dismemberment Benefits

ALL EMPLOYEES **\$20,000**

Your Accidental Death and Dismemberment (AD&D) benefits are payable if you are in an accident while covered under this plan and suffer a loss:

- Within 180 days of the accident; and
- As a result of the accident

The amount of AD&D benefits that you may receive is based on the Principal Sum (shown above). CIGNA will pay all or part of the Principal Sum based on the following:

Loss of:

Life	Principal Sum
Both hands or both feet or sight of both eyes	Principal Sum
One hand and one foot	Principal Sum
One hand or one foot and sight of one eye	Principal Sum
One hand or one foot	½ of the Principal Sum
Sight of one eye	½ of the Principal Sum

The same reduction schedule based on age that is described under the Life Insurance Benefits section also applies to the AD&D benefit.