

### Life Plans

If your worksite employer has elected to offer any of the Life or Disability Plan options, you are eligible to participate in them, if:

- you are a regular full-time or part-time employee of a worksite employer scheduled to work a minimum of 30 hours per week; and
- you are in an eligible class; and
- you satisfy the insurance carrier's Active Work Provisions; and
- you have satisfied the worksite employer - specified waiting period

Your effective date of coverage under the Life or Disability Plan option will fall on the first day of the month concurrent with or following the completion of your worksite employer's specified waiting period.

### Dependents

Dependents are not eligible to enroll in any of the Life or Disability products.

### Basic Life and Accidental Death & Dismemberment (AD&D)

Basic Life and AD&D insurance may be available to you if you participate in the ADP TotalSource sponsored health Plans. Your worksite employer determines the product availability and amount of coverage. Please contact the Employee Service Center or your human resources representative to determine your benefit amount.

### Life Benefits

Benefits for the basic life policy reduce beginning at age 65 and thereafter in accordance with the schedule specified in the life policy. In most cases, upon termination of your employment, you may continue your life insurance coverage by contacting the insurance company. They can help you convert to an individual policy within 60 days of the date your employment ends. The Employee Service Center can refer you to the appropriate carrier for conversion information.

### Beneficiary(ies)

If you would like to change any of the beneficiaries you have selected to receive benefits under your life insurance coverage, contact the Employee Service Center to request a Beneficiary Change Form.

### Imputed Income

The Internal Revenue Service Code indicates that the value of employer-provided group term life insurance in excess of \$50,000, and dependent term life insurance once it exceeds \$2,000, must be included in the employee's income. In accordance with these rules, this calculation will be reflected on your W-2 form as imputed income if you participate in these products.

**If you have any further questions, call the Employee Service Center at 1-800-554-1802.**