

Basic Life/AD&D | Principal **NEW CARRIER!**

Plan Features	Group Life/AD&D Benefit	Benefit Reduction*
Employee Benefit	\$50,000	35% reduction at age 70 with an additional 20% reduction at age 75

A Beneficiary Designation Form will be provided by Tracy upon initial enrollment in the plan. If you need to update your beneficiaries at any point, please request a Beneficiary Designation Form from Tracy Akers, tracy.akers@arrowstagelines.com or 402-738-3237.

Voluntary Short-Term Disability | Principal

Plan Features	Short-Term Disability
Benefits Begin	8 th Day Accident or Illness
Maximum Benefits Payable	\$1,500 per week
Percentage of Income Replaced	60%
Maximum Benefit Duration	Up to 25 weeks
Pre-existing Condition Limitation	3 months prior / 12 months maximum

Employees must fill out an EOI form if coverage not elected during initial eligibility. Subject to underwriting approval.

Voluntary Short Term Disability coverage cost is calculated based on age and weekly income.

Age	Rate per \$10 of Coverage
24 & Under	\$0.41
25-29	\$0.43
30-34	\$0.41
35-39	\$0.49
40-44	\$0.62
45-49	\$0.54
50-54	\$0.71
55-59	\$1.02
60-64	\$1.24
65-69	\$1.19
70 & Above	\$1.50