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**GROUP TERM LIFE INSURANCE COVERAGE is carried through Prudential Insurance Company.**

**A. ELIGIBILITY** date is the first day of the month following one month of employment for regular full time employees.

**B. FEATURES**

1. While employed, a \$50,000 death benefit for participants under the age of 65. After the age of 65, the benefit is reduced every 5-year increment.
2. In the event of accidental death, the coverage is an additional \$50,000.
3. In the event of dismemberment of a hand, foot, or loss of sight in one or both eyes, the coverage is one-half times the group term life insurance.

**C. COST**

1. **There is no cost to the employee; PVPL pays 100% of the premium.**
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