

Basic Life

Plan design and rates

Employee Basic Life, AD&D, and Dependent Life plan design

Employee Basic Life	
Eligible employees	All Full-Time United States Employees working in the United States who are scheduled to work a minimum of 30 hours per week
Effective Date	January 1, 2026
	Class 1
Class description	All Eligible Employees
Waiting Period	First of the month following date of employment
Benefit amount	Flat \$25,000
Maximum benefit	\$25,000
Guaranteed Issue amount	Up to the maximum benefit
Contributions	Noncontributory
Participation requirement	100%

Employee Basic AD&D	
Eligible employees	All Full-Time United States Employees working in the United States who are scheduled to work a minimum of 30 hours per week
Effective Date	January 1, 2026
	Class 1
Class description	All Eligible Employees
Benefit amount	Flat \$25,000
Maximum benefit	\$25,000
Compulsory coverage	Yes
Contributions	Noncontributory
Participation requirement	100%

Dependent Basic Life	
Eligible employees	All Full-Time United States Employees working in the United States who are scheduled to work a minimum of 30 hours per week
Effective Date	January 1, 2026
	Class 1
Class description	All Eligible Employees
Spouse benefit amount	\$5,000
Spouse termination age	N/A
Spouse Guaranteed Issue amount	Up to the maximum benefit
Child benefit amount	\$2,000
Full child benefit begins	6 months
Child benefit by age	birth to 6 months \$1,000
Child eligibility	Unmarried dependent children from birth to age 26
Maximum % of employee coverage	50%
Contributions	Noncontributory

Group Basic Life and AD&D coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 15-GP-01.