

**HIGHLIGHTS OF BASIC TERM LIFE AND AD&D INSURANCE BENEFITS FOR EMPLOYEES OF:
TRIANGLE ORTHOPAEDIC ASSOCIATES, P.A.**

BASIC LIFE/AD&D BENEFITS

ELIGIBILITY	All active, full-time Employees of the Employer regularly working a minimum of 34 hours per week excluding Physicians, CEO, CFO, COO, CAO and PhD's.
BASIC LIFE BENEFIT	Flat \$15,000
BASIC AD&D BENEFIT	Flat \$15,000
GUARANTEED ISSUE AMOUNT	Flat \$15,000
BENEFITS REDUCE TO:	50% @ 70
WAIVER OF PREMIUM	Included
TERMINAL ILLNESS	When such employees are diagnosed as terminally ill (having 12 months or less to live), they may withdraw up to 50% of their life insurance coverage to \$100,000 for both basic and voluntary life. The death benefit will be reduced by the amount taken as a Living Benefit.
CONVERSION	If you terminate your employment or if you become ineligible for this coverage, you have the option to convert all or part of the amount of Life Insurance in force on the date of termination without Evidence of Insurability. Conversion election must be made within 31 days of your date of termination.
PARALYSIS	Quadriplegia – 100% of Principle Sum Paraplegia – 75% of Principle Sum Hemiplegia – 50% of Principle Sum Uniplegia – 25% of Principle Sum
COMA	Loss results directly and independently of all other causes 1% per month for 11 months, then 100% of principal sum after 12th month
EXPOSURE & DISAPPEARANCE	100% of Principle Sum if not found within one year
SEATBELT & AIRBAG BENEFIT	Seatbelt – Additional 10% to \$25,000 Airbag – Additional 5% to \$10,000
ADDED VALUE BENEFITS	<ul style="list-style-type: none"> • CIGNA Assurance Program - Comprehensive package of financial, bereavement and legal counseling; • Will Prep. Services – Online interactive tool that helps covered employees and their spouses create a will and other legal documents. The site also provides access to other valuable financial educational materials. • Secure Travel – for insured employees traveling 100+ miles away from home. Provides services for pre-trip planning, medical evacuation and repatriation.
COST	This coverage is provided by your Employer.

This highlight sheet is intended to provide an overview of the benefits available from your employer, and is *not* a complete description of plan provisions. Receipt of this sheet does *not* certify eligibility for benefits under this plan. Should there be differences between this summary and the contract, the contract will govern.

Coverage Underwritten by Life Insurance Company of North America