

Priority Healthcare Group

All Full-Time Union and Non-Union employees

Employee-paid life insurance (Supplemental Life), employee-paid dependent life insurance (Dependent Supplemental Life)

Who can buy it?	All active full-time union and non-union employees working 30 hours or more per week.
How much Supplemental Life, Dependent Supplemental Life, insurance coverage can I buy?	You: You may buy Supplemental Life insurance in \$10,000 increments to a maximum of \$200,000. Spouse: You may buy Dependent Supplemental Life insurance in \$5,000 increments to a maximum of \$50,000, not to exceed 50% of your Supplemental Life insurance coverage amount. Children: You may buy \$10,000 of Dependent Supplemental Life insurance for your dependent child(ren).
Who pays for it?	Premiums are payroll-deducted from your paycheck for any Supplemental coverages you elect.



Life Insurance

Supplemental Life and Dependent Supplemental Life insurance

What is Supplemental Life insurance?

Supplemental Life plans pay a benefit to your chosen beneficiary(ies) if you die while a member of the group covered by the policy. It does not earn interest and has no cash value but can help protect the financial future of your loved ones.

How much Supplemental Life insurance can I buy?

Eligible employees may buy Supplemental Life coverage in \$10,000 increments to a maximum of \$200,000.

How much Supplemental Life insurance can I buy during this year's annual enrollment?

New hires and newly eligible employees: You can elect up to \$200,000 in Supplemental Life insurance without having to answer any medical history questions (also called Evidence of Insurability or EOI) during the 31-day period after becoming eligible. If you wish to enroll or add coverage after you are no longer first eligible, we will send a link to an online series of questions about your health history to be approved for any amount.

Currently insured employees: You may increase your coverage up to the plan maximum of \$200,000 without having to satisfy the EOI process.

"Late Entrant" employees not currently insured: You may enroll in the Supplemental Life plan in \$10,000 increments up to the maximum of \$200,000 without having to satisfy the EOI process.

How much Supplemental Life insurance coverage can I buy for my spouse?

Newly eligible spouses: You may elect coverage in \$5,000 increments up to a total of \$50,000 in Dependent Supplemental Life coverage, but not for an amount that exceeds 50% of the employee coverage amount. If you wish to enroll or add coverage after your spouse is no longer first eligible, that election will be subject to the EOI process.

Currently insured spouses: You may increase your coverage in \$5,000 increments up to the maximum of \$50,000 without having to satisfy the EOI process.

"Late Entrant" spouses not currently insured: You may enroll in the Dependent Supplemental Life plan in \$5,000 increments up to the maximum of \$50,000 without having to satisfy the EOI process.

How much Dependent Supplemental Life insurance can I buy for my child(ren)?

You may elect \$10,000 in Dependent Supplemental Life coverage for your dependent children. Dependent Children do not need to satisfy the EOI process for any coverage amount elected. Covering multiple children costs no more than covering one child.

Does the life insurance coverage reduce due to age?

Yes. The Supplemental Life and Dependent Supplemental Life coverage amounts will reduce to 66% of the original amount at age 65, and to 33% of the original amount at age 75.



Voluntary Long-Term Disability (LTD)

Long-term disability insurance

What is long-term disability insurance?	LTD coverage replaces a portion of your paycheck if you cannot work due to a longer-lasting illness or injury.
What is my LTD coverage amount?	Your LTD plan pays a benefit to replace 50% of your pre-disability monthly income to a maximum of \$5,000 per month.
Who pays for my LTD coverage?	Premiums are payroll-deducted from your paycheck for your LTD coverage.
When would benefits begin if I were disabled?	180 days. You must be continuously disabled and under the care of a physician during your elimination period, and no benefit is payable during the LTD elimination period.
What is the definition of disability?	<p>You are disabled when we determine that:</p> <ul style="list-style-type: none"> • You are unable to perform the material and substantial duties of your regular occupation due solely to your illness or your injury. • You have a 20% or more loss in your covered monthly earnings due to that same illness or injury. <p>After monthly payments have been payable for 24 months, you are still considered disabled when we determine that due to that same illness or injury:</p> <p>You are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training, or experience.</p>
Are there any exclusions or limitations?	<p>Disability plans have conditions, exclusions, offsets, and limitations. You must be actively-at-work for at least one day for your coverage to begin. Here is some important information, but review your certificate for a complete listing of all that apply. Your plan does not cover any disabilities caused by, contributed to by, or resulting directly or indirectly from:</p> <ul style="list-style-type: none"> • A pre-existing condition. Benefits will not be paid if your disability begins in the first 12 months following the effective date of coverage and your disability is caused by, contributed to by, or the result of a Pre-existing Condition. Pre-Existing Condition means any condition for which you have done any of the following at any time during the 3 months just prior to your effective date of coverage whether or not that condition is diagnosed at all or is misdiagnosed. • Intentionally self-inflicted injuries or attempted suicide. • Active participation in a riot or an act of insurrection, rebellion or civil commotion. • War, declared or undeclared, or any act of war. • Injury or sickness while you are serving on full-time active duty in any armed forces; • The revocation, restriction or non-renewal of your license, permit or certification necessary to perform the duties of your occupation unless due solely to injury or illness otherwise covered by the Policy. • caused by or resulting from riding in, getting into or out of any aircraft unless the Insured is in a tested and approved civilian aircraft being operated as passenger transport in compliance with the then current rules of authority having jurisdiction over its operation (pilot and crew included, including any aircraft). • intoxication, including driving a motor vehicle while intoxicated. "Intoxicated" means your blood alcohol or drug level meets or exceeds the level at which intoxication would be presumed under the law of the state, country, jurisdiction in which the event, activity or accident occurred; • Participation in an illegal activity or illegal act or to which a contributing cause was your being engaged in an illegal occupation. • Commission of a crime for which you have been convicted, this includes but is not limited to local, state, country, provincial or federal law, or the disability results from commission of, or attempting to commit a criminal act.



Additional information

Can I receive any life insurance benefits while I am living?

Yes. If you are diagnosed as being terminally ill with 12 months or less to live, you can receive a portion of your life insurance benefit before your death to use any way you want or need. The amount of Accelerated Death Benefit, or ADB, is 80% of your Supplemental Life insurance, not to exceed \$160,000. If a covered spouse is diagnosed as being terminally ill with 12 months or less to live, you can receive up to 80% of their Dependent Supplemental Life coverage, not to exceed \$40,000. Any ADB paid out will reduce the benefit available to your beneficiaries. Receipt of ADB benefits may be taxable and assistance should be sought from a personal tax advisor.

When does coverage begin?

If you are a newly hired or newly-eligible, your Supplemental Life and Disability coverages will become effective on the first of the month following sixty (60) days employment.

Supplemental Life elections that do not require EOI will become effective on the first of the month following the date you enroll, provided you enroll within 31 dates following your date of eligibility. Supplemental Life and LTD coverages that do require EOI will be effective on the first of the month following Aflac's approval.

Are there any exclusions or limitations that apply to life insurance?

There are exclusions on your Supplemental Life insurance. Benefits for your Supplemental Life will not be paid for your death by suicide if the coverage has not been in effect for at least two years from an insured's effective date of coverage. Any benefits paid would be limited to the amount of coverage in-force two years or more after the member's coverage effective date. Other limitations and exclusions may apply. Please consult your certificate for information regarding your specific coverage.

Are there any other benefits with the life or disability insurance?

Your policy includes valuable resources for you and your loved ones when you need it most, with the support of master's level licensed social workers for disabled or terminally ill members. Care Managers are available toll-free at 1-800-206-8826.

Also, Everest Funeral Concierge services provide online and at-need planning and price negotiation assistance available 24/7. Everest includes a free online Will Prep tool to help in the preparation of Wills, Power of Attorney documents, Health Care Directives, and more. Visit everestfuneral.com and use code AFLAC to register for free. Advisors are also available toll-free at: 1-800-913-8318.

Zurich American Life Insurance Company of New York
Zurich American Life Insurance Company
7045 College Boulevard, Overland Park, Kansas 66211-1523

Benefits and provisions are specific to your group policy. Consult your certificate for information regarding your specific coverage.

In New York, the terms and conditions for the Group Term Life Insurance are set forth in policy form number 1000-ZAGP-LF-NY-01. The policies are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company, located at its registered home address of 150 Greenwich Street, Four World Trade Center, 54th Floor, New York, NY 10007-2366.

In New York, the terms and conditions for the Group Long Term Disability Income Insurance Policy are set forth in policy form number 1000-ZAGP-DS-NY-01. The policies are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company, located at its registered home address of 150 Greenwich Street, Four World Trade Center, 54th Floor, New York, NY 10007-2366.

In all states other than New York, the terms and conditions for the Group Long Term Disability Insurance Policy are set forth in policy form number 1000-ZAGP-01-01 or applicable state variation. The policies are issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1299 Zurich Way, Schaumburg, IL 60196.

The policies are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the policy carefully for details. Certain coverages may not be available in all states and policy provisions may vary by state.

On March 19, 2020, Aflac, Inc. announced the agreement to acquire Zurich North America's U.S. group benefits business (ZEB), which consists of group life, group disability, and absence management products. Aflac Columbus and Aflac NY (Aflac) will reinsure, on an indemnity basis, Zurich's U.S. in-force group life and disability policies. As of November 2, 2020, and subject to customary closing conditions, Aflac will assume the administration of the aforementioned re-insured Zurich Employee Benefits policies and services. Aflac herein means American Family Life Assurance Company of Columbus WWHQ | 1932 Wynnton Road | Columbus, GA 31999.

