

Supplemental Life & AD&D Benefit Summary Ortho Solutions LLC dba: DynaFlex

Supplemental Life and AD&D for Employees

Employee Benefit	May elect in increments of \$10,000 to a maximum of: \$300,000	
Minimum Benefit	\$20,000	
Guarantee Issue**	Less than 10 enrolled lives	\$50,000
	10 – 99 enrolled lives	\$150,000
	(For employees age 70 and over, it is the lesser of \$10,000 or amount after age reduction)	
Benefit Reduction	None	
	Cancels at retirement	

**Employee's benefit cannot exceed four times their salary.*

***Guarantee Issue only applies during initial eligibility. If electing after initial eligibility entire amount is subject to Evidence of Insurability. Request form from Employer.*

Supplemental Life and AD&D for Spouses

Spouse Benefit	May elect in increments of \$2,500 to a maximum of: \$75,000	
Minimum Benefit	\$7,500	
Guarantee Issue**	\$50,000	
	(spouses age 70+ lessor of 50% of employee amount or \$10,000)	

Supplemental Life and AD&D for Child(ren)

Child(ren) Benefit	May elect in increments of \$1,000 to a maximum of: \$10,000	
Minimum Benefit	\$2,000	
Guarantee Issue	\$10,000	
Eligibility	Age 14 days to 19 or 25 if full time students	

Child(ren) benefit election may not exceed 50% of the spouse benefit, or if there is no spouse election, the benefit cannot exceed 25% of the employee's election.

Waiver of Premium***	Premiums may be waived if totally disabled.
Portability***	Included. You can take it with you when you retire or coverage ends.
Conversion	Included.
	*** See certificate booklet for details

Amounts over Guarantee Issue and requests after the **initial eligibility** period require Evidence of Insurability and are subject to underwriting approval. Request form from employer.

Accidental Death & Dismemberment (AD&D) - Employees and Dependents

Benefit:	Equal to the above Life Amount
	Coverage must be purchased in conjunction with the Life Insurance

The above highlights are intended as an overview. In any discrepancy between the highlights and the master contract, the master contract will govern. These highlights do not guarantee benefits or eligibility. All terms, provisions, conditions, limitations and exclusions shown in the booklet-certificate and master policy will apply.