



Life Insurance with AD&D: Protect your family

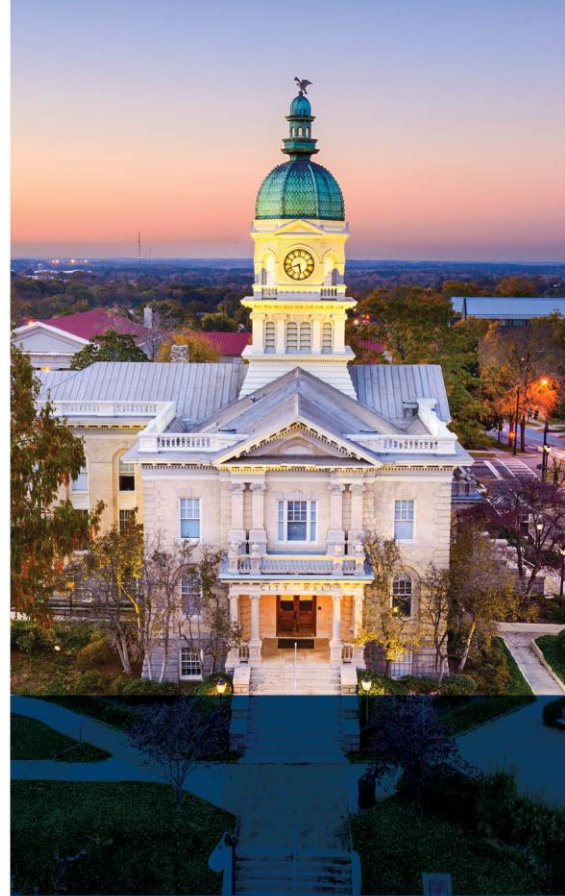
USG automatically provides you \$25,000 of Basic Life Insurance with Accidental Death & Dismemberment (AD&D) coverage, through MetLife.

You can also choose to purchase additional coverage for yourself and your family. **See page 2 for information on additional coverage options.**

In addition to paying a benefit in the event of your death, the USG group life insurance plan offers other important features:

- **Waiver of premium** — If you become totally disabled before age 60, your life insurance premiums can be waived.
- **Accelerated death benefit** — If you become terminally ill with a life expectancy of 12 months or less, you can request early payment of up to 80% of the life insurance amount, up to a maximum of \$1,000,000.
- **Continuation of coverage** — If you are no longer eligible for coverage as an active employee, you may be able to keep your Basic, Supplemental and Dependent Term Life coverage and pay the full cost (this portability ends at age 70), or you can convert this coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.

**No Evidence of Insurability (EOI)
means no health questions.**



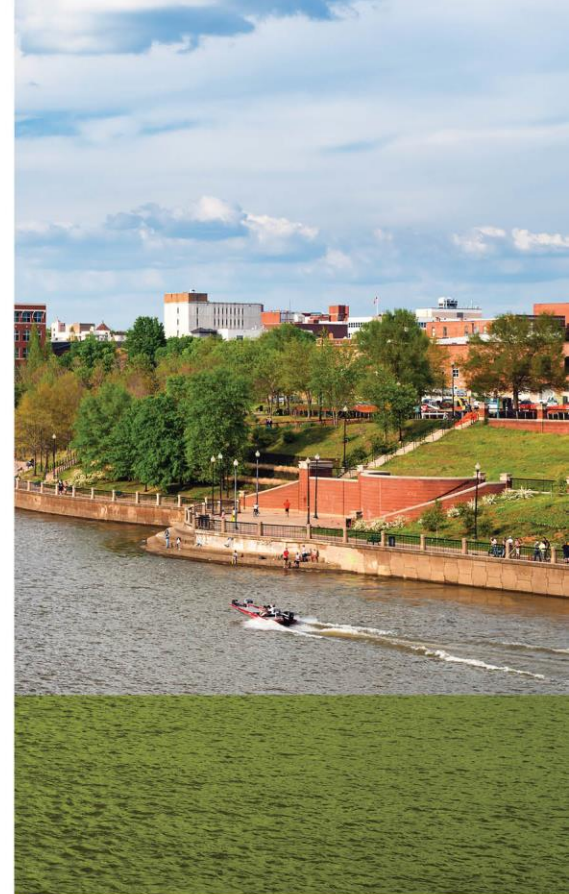
OPEN ENROLLMENT

During Open Enrollment, you can enroll or increase your Supplemental Life with AD&D insurance by one salary level up to the lesser of three times salary or \$500,000 without answering health questions. This offer is available to current participants and those enrolling for the first time.



What coverage is available?

Coverage type	Coverage options	Additional information
Basic Life with Accidental Death and Dismemberment (AD&D) <i>Automatically provided</i>	\$25,000	<ul style="list-style-type: none"> All coverage guaranteed Matching amount of AD&D insurance
Supplemental Life with Accidental Death and Dismemberment (AD&D) <i>Optional</i>	<ul style="list-style-type: none"> 1x, 2x, 3x, 4x, 5x, 6x, 7x or 8x annual salary rounded to the next higher \$1,000 Maximum of \$2,500,000 	<ul style="list-style-type: none"> Elect or increase coverage by one level, not to exceed the lesser of 3x salary or \$500,000 without Evidence of Insurability (EOI) during Open Enrollment Elections or increases above one level will require EOI Matching amount of AD&D insurance
Spouse Life <i>Optional</i>	\$10,000 increments up to maximum of \$500,000	<ul style="list-style-type: none"> Elections or increases require EOI A spouse is not eligible if he or she is also eligible for employee coverage Employees may elect Spouse and Child Life without enrolling for employee Supplemental Life
Child Life <i>Optional</i>	\$5,000, \$10,000 or \$15,000	<ul style="list-style-type: none"> All coverage guaranteed Children are eligible from birth to 26 years of age A child may only be covered by one USG parent
Voluntary Accidental Death and Dismemberment (VAD&D) <i>Optional</i>	<ul style="list-style-type: none"> Employee Plan <ul style="list-style-type: none"> \$10,000 increments to maximum of \$500,000 Family Plan (% of employee's VAD&D coverage) <ul style="list-style-type: none"> <u>Spouse and children:</u> <ul style="list-style-type: none"> Spouse: 40% of employee's amount of insurance Each child: 10% of employee's amount of insurance <u>Spouse and no children:</u> <ul style="list-style-type: none"> Spouse: 50% of employee's amount of insurance <u>No spouse but children:</u> <ul style="list-style-type: none"> Each child: 15% of employee's amount of insurance 	<ul style="list-style-type: none"> All coverage is guaranteed; no EOI required In the family plan, percentages shown reflect a percentage of the employee's VAD&D coverage that the dependents will receive as coverage. Maximum dependent coverage <ul style="list-style-type: none"> Spouse: \$250,000 Child: \$50,000



FOR MORE INFORMATION

Contact MetLife

- 1-888-319-7819
- usg.edu/hr/benefits



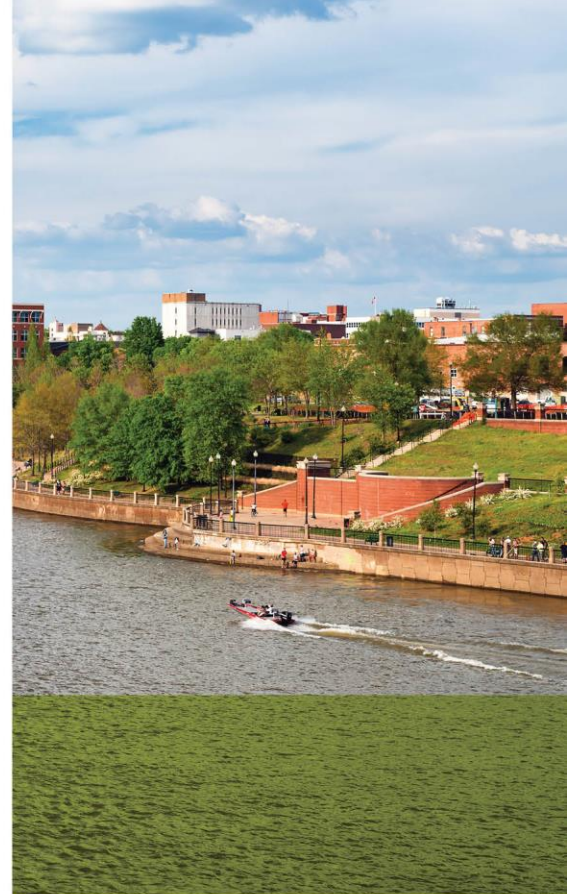
Monthly premiums

Supplemental Life with AD&D	
Age	Rate/\$1,000/month
Under 25	\$0.057
25-29	\$0.066
30-34	\$0.083
35-39	\$0.091
40-44	\$0.109
45-49	\$0.143
50-54	\$0.212
55-59	\$0.384
60-64	\$0.590
65-69	\$1.175
70 and over	\$2.026

Child Life	
Coverage amount	Monthly premium
\$5,000	\$0.50
\$10,000	\$1.00
\$15,000	\$1.50

Spouse Life	
Age	Rate/\$1,000/month
Under 25	\$0.043
25-29	\$0.052
30-34	\$0.070
35-39	\$0.079
40-44	\$0.087
45-49	\$0.133
50-54	\$0.205
55-59	\$0.385
60-64	\$0.592
65-69	\$1.140
70-74	\$1.850
75 and over	\$3.001

Voluntary AD&D	
Employee only	Employee and Family
\$0.016 per \$1,000/month	\$0.028 per \$1,000/month



FOR MORE INFORMATION

Contact MetLife

- 1-888-319-7819
- usg.edu/hr/benefits