

Life Insurance rates and rules applies to non-bargaining only. Union employees please call the our Windstream Benefits Call Center at 844.689.7832 for eligibility rules. Basic life and Basic Ad&d are not eligible to continue on into retirement. You may port these two plans by complete a portibility application and mailing it on to The Standard. Applications can be found on Windstreambenefits.com under the tools and forms tab.

SUPPLEMENTAL LIFE INSURANCE

Windstream non-union Members: the lesser of 3 times your Annual Earnings on the day prior to your retirement or 100% of the amount of Additional Supplement Life Insurance in effect on the day prior to your retirement.

<u>Age at end of year</u>	<u>Per \$1,000 of coverage</u>
50-54	\$0.64
55-59	\$1.00
60-64	\$1.56
65-69	\$2.79
70 up	\$5.00

SPOUSE LIFE INSURANCE

Must elect Additional Supplemental Life in retirement to be eligible for Spouse Life coverage.

Employee may elect Dependents Life Insurance in multiples of \$1,000. The maximum amount is 50% of the amount of your Additional Supplemental Life Insurance

Premiums are based on employee's date of birth using the table above. Rates are based on the employee's age, not the spouse's age.

<u>Age at end of year</u>	<u>Per \$1,000 of coverage</u>
50-54	\$0.64
55-59	\$1.00
60-64	\$1.56
65-69	\$2.79
70 up	\$5.00

CHILD SUPPLEMENTAL LIFE INSURANCE (until child turn 26)

Child Life Volume may be continued at the same amount the retiree had as an active employee (up to \$25,000) or at a reduced amount in \$5,000 increments.

Premium is the same regardless of the number of children.

The retiree must be enrolled in retiree supplemental life insurance to have child life insurance. Child supplemental life coverage will end at the time the child attains age 26.

<u>Volume</u>	<u>Monthly Rate</u>
\$5,000	\$0.50
\$10,000	\$1.00
\$15,000	\$1.50
\$20,000	\$2.00
\$25,000	\$2.50

SUPPLEMENTAL ACCIDENTAL DEATH AND DISMEMBERMENT

Employees are offered the Supp Ad&d tier coverage(s) below if plan is carried as an active.

	<u>Volume</u>	<u>Monthly Rate</u>
Employee only	\$30,000	\$0.60 per month
Employee plus spouse	\$30,000 plus an additional \$15K for spouse	\$0.90 per month

Supplemental AD&D coverage ends:

- Retiree only coverage ends on the 1st day of the month in which the retiree reaches age 70.
- Spouse coverage ends on the 1st day of the month in which the spouse reaches age 70, or when the Retiree no longer has coverage.