

## SECTION 32

### GROUP INSURANCE

32.01 The eligibility for entitlements to benefits under these Plans will be governed by Section 3 of this Agreement and the plan document which contains all governing terms of the plans. A summary of these Plans is as follows:

Benefit	Plan Content	Staff Member Costs	Participation
Basic Group Life	(a) first \$25,000  (b) remainder of 1x or 2.5x salary to max. of \$500,000	No Cost  100%, group rate	Basic Coverage
Accidental Death & Dismemberment (AD&D)	Coverage equal to the staff member's amount of Basic Life Insurance	No Cost	Automatic
Travel Accident	Covers staff members while traveling on business to maximum of 4x salary to max of \$100,000	No Cost	Automatic
Dependent Life	Units of \$5,000 for spouse, \$2,000 for each child to a max. of five units	100%	Optional
Optional Life Insurance	Max of \$250,000 (in units of \$10,000)	100%	Optional