



> Basic Life Insurance

ELIGIBILITY - ALL ELIGIBLE CITY OF ALBUQUERQUE

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| Eligibility Requirement | You must be a Regular Employee actively working a minimum of 20 hours per week to be eligible for coverage. |
| Premium Payment | The premiums for this insurance are paid in full by the City of Albuquerque. There is no cost to you for this insurance. |

BENEFITS

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| Life Insurance Benefit Amount | For You: An amount equal to 1.4 times your annual salary, with a minimum of \$25,000 and a maximum of \$50,000 In the event of death, the benefit paid will be equal to the benefit amount after any age reductions less any living care/accelerated death benefits previously paid under this plan. |
| Accidental Death & Dismemberment (AD&D) Benefit Amount | For You: The Principal Sum amount is equal to the amount of your life insurance benefit. |

FEATURES

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| Living Care/ Accelerated Death Benefit | 80% of the amount of the life insurance benefit is available to you if terminally ill, not to exceed \$40,000. |
| Waiver of Premium | If it is determined that you are totally disabled, your life insurance benefit will continue without payment of premium, subject to certain conditions. |
| Portability | Allows you to continue this insurance program should you leave your employer for any reason, without having to provide evidence of insurability (information about your health). You will be responsible for the premium for the coverage. |
| Conversion | If your employment ends, you may apply for an individual life insurance policy from Mutual of Omaha without having to provide evidence of insurability (information about your health). You will be responsible for the premium for the coverage. |

SERVICES

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| Travel Assistance | The Travel Assistance program is an added benefit that provides assistance for your travels over 100 miles away from home or outside the country. |
| Employee Assistance Program (EAP) | The EAP program provides you and your loved ones access to trained professionals and resources for assistance with personal and workplace issues. |
| Hearing Discount Program | The Hearing Discount Program provides you and your family discounted hearing products, including hearing aids and batteries. Call 1-888-534-1747 or visit www.amplifonusa.com/mutualofomaha to learn more. |
| Will Prep | We work with Willing® to offer employees discounted online will preparation tools. In just a few clicks you can complete a customized plan to protect your family and property (valid in all 50 states). To get started visit www.willing.com/mutualofomaha |

EXCLUSIONS

Insurance benefits and guarantee issue amounts are not subject to age reductions.

Information about the AD&D exclusions for this plan will be included in the summary of coverage, which will be made available after enrolling.

Please contact your employer if you have questions prior to enrolling.