



Life and Accidental Death and Dismemberment (AD&D) Insurance

BASIC LIFE AND AD&D INSURANCE

CoorsTek provides Group Term Basic Life and AD&D insurance through Unum at no cost to you. All benefits eligible employees are automatically covered for one times your annual base salary.

SUPPLEMENTAL LIFE AND AD&D INSURANCE

You have the option to purchase additional coverage for you and your covered dependents during annual enrollment. The amount you pay depends on your age and your smoker status.

EMPLOYEE LIFE

During enrollment, you can purchase additional Life coverage in \$10,000 increments, not to exceed 5 times your annual base salary, up to a maximum of \$750,000. Coverage amounts greater than \$250,000 will require you to complete Evidence of Insurability (EOI). Coverage is not effective until approved by Unum.

EMPLOYEE AD&D

During enrollment, you can purchase additional AD&D coverage in \$25,000 increments, not to exceed 5 times your annual salary, up to a maximum of \$750,000.

DEPENDENT LIFE AND AD&D INSURANCE

SPOUSE COVERAGE

During enrollment, you can purchase Term Life coverage for your Spouse in increments of \$10,000, up to a maximum of \$500,000. Coverage amounts greater than \$50,000 require your spouse to complete Evidence of Insurability (EOI).

You can purchase AD&D coverage for your spouse in \$25,000 increments up to a maximum of \$500,000.

Spouse elections cannot exceed 100% of the employee's combined basic and supplemental election.

CHILD(REN) COVERAGE

You can purchase \$10,000 in Term Life and/or \$10,000 in AD&D coverage for your dependent child(ren). One policy covers all of your children from live birth until age 26. Evidence of insurability is not required for Child Life or AD&D insurance.

Child(ren) elections cannot exceed 100% of the employee's combined basic and supplemental election.



A 'Living' Benefit — If you are diagnosed with a terminal illness with less than 24 months to live, you can request 75% of your life insurance benefit (up to \$500,000) while you are still living. The amount your beneficiary receives upon your passing will be reduced by any benefits already paid.

EXCLUSIONS AND LIMITATIONS

ACTIVELY AT WORK

Eligible employees must be actively at work to apply for coverage. Being actively at work means on the day the employee applies for coverage, the individual must be working at one of his/her company's business locations; or the individual must be working at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/ her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence or lay off.

An unmarried handicapped dependent child who becomes handicapped prior to the child's attainment age of 26 may be eligible for benefits. Please see your plan administrator for details on eligibility.

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Employees must be actively employed in the United States with the Employer to receive coverage. Employees must be insured under the plan for spouses and dependents to be eligible for coverage.

SUICIDE EXCLUSION

Life insurance benefits will not be paid for deaths caused by suicide occurring within 12 months after the effective date of coverage. Suicide exclusion applies to additional employee coverage and all dependent coverage. The same exclusion applies to increased or additional benefits.

AD&D SPECIFIC EXCLUSIONS AND LIMITATIONS:

Accidental death and dismemberment benefits will not be paid for losses caused by, contributed to by, or resulting from:

- Disease of the body; diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM)
- Suicide, self-destruction while sane, intentionally self-inflicted injury while sane or self-inflicted injury while insane
- War, declared or undeclared, or any act of war
- Active participation in a riot
- The voluntary use of any prescription or non-prescription drug, poison, fume or other chemical substance unless used according to the prescription or direction of your or your dependent's doctor. This exclusion does not apply to you or your dependent if the chemical substance is ethanol.
- Intoxication – 'Being intoxicated' means your or your dependent's blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred.

DELAYED EFFECTIVE DATE OF COVERAGE

Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. If your spouse or child has a serious injury, sickness, or disorder, and is confined, their coverage may not take effect. Payment of premium does not guarantee coverage. Please refer to your policy contract or see your plan administrator for an explanation of the delayed effective date provision that applies to your plan.

**Better benefits
at work.™**

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