



GROUP LIFE INSURANCE and GROUP AD&D INSURANCE APPENDIX
Attached to and forming part of the application for insurance
Underwritten and Issued by Provident Life and Accident Insurance Company

1. Group Employee Life:

1a. Group AD&D:

Class # (As referenced in Item #10 on page 2)	Amount of insurance*	Maximum	Reduction schedule

*Amount can be a percentage of annual earnings or it can be a flat dollar amount per employee.

Group Employee Life Premium Contribution Split: _____% employer _____% employee
Group AD&D Premium Contribution Split: _____% employer _____% employee

Termination of Insurance: **Group Life/AD&D Insurance** terminates when the employee attains age 70 or at such earlier date as may be provided by the terms of a policy.

Comments: _____

2. Group Dependent Life:

Amounts:

Spouse: \$ _____ (Limited to 50% of the Employee amount)

Child(ren) \$ _____ (Limited to 50% of the Spouse amount)

Definition of Dependent Child: **Standard** (14 days to 19 years)
 Other _____
(Subject to Underwriting Approval)
 Standard with Student age limit (14 days to 19 years and 19 years to 25 years, if in school full-time)
 Other _____
(Subject to Underwriting Approval)

Premium Contribution Split: _____% employer _____% employee

Termination of Insurance: **Dependent Life Insurance** terminates when the employee attains age 70 or at such earlier date as may be provided by the terms of a policy.

Comments: _____



3. Group Voluntary Life:

Amounts:

Employee: Units of \$10,000 to a maximum of \$_____. (**NOTE:** The maximum amount is limited to \$500,000.)

Or

_____ times annual earnings (rounded to the next higher \$10,000) (**NOTE:** Up to 5 times earnings is allowed.)
to a maximum of \$_____. (**NOTE:** The maximum amount is limited to \$500,000.)

Spouse:

NOTE: If the Employee amount is selected in "Units", then the Spouse amount will be also in "Units". If the Employee amount is selected a multiple of earnings, then the Spouse amount will be 50% of that amount.

Units of \$5,000 to a maximum of \$_____.

(**NOTE:** Spouse maximum amount is subject to 50% of the Employee amount and is limited to \$250,000.)

Or

50% of the Employee amount.

Each Child:

NOTE: If the Employee amount is selected in "Units", then the Child amount will be also in "Units". If the Employee amount is selected a multiple of earnings, then the Child amount will be 50% of that amount.

Units of \$2,000 to a maximum of \$_____.

NOTE: Child maximum amount is subject to 50% of the Employee amount and is limited to \$10,000.)

Or

50% of the Employee amount.

Premium Contribution Split: _____% employer _____% employee

Termination of Insurance: **Voluntary Life Insurance** terminates when the employee attains age 65 or at such earlier date as may be provided by the terms of a policy.

Comments: _____

