Life and AD&D

BASIC LIFE INSURANCE

Helps provide for your loved ones if something were to happen to you. Offered through The Hartford, Virginia Lutheran Homes provides full-time employees with 2x their annual salary up to $ 300,000. Virginia Lutheran Homes pays for the full cost of this benefit–meaning you are not responsible for premiums on this benefit.

VOLUNTARY LIFE INSURANCE

Depending on your financial needs, you may want to consider buying supplemental coverage.

- **Employee:** Up to 5x your annual earnings in $5,000 increments up to $250,000 with a minimum benefit of $10,000. Please note: New hires can enroll up to the guaranteed issue amount of $200,000 with no medical questions but amounts over the guaranteed issue amount require answering medical questions (submitting an Evidence of Insurability Form to Hartford for review/approval).
- **Spouse:** If you elect coverage on yourself, you may also elect coverage on your spouse up to 100% of the employee voluntary life election with $5,000 as the minimum benefit but cannot exceed $50,000.
  Please note: New hires can enroll up to the guaranteed issue amount $25,000 with no medical questions but amounts over the guaranteed issue require answering medical questions (submitting an Evidence of Insurability Form to Hartford for review/approval).
- **Child(ren):** Employees may elect coverage of $10,000 on child(ren). The cost of this coverage includes all dependent children. The child coverage is guaranteed as long as the employee is enrolled in Employee Voluntary Life Insurance. Children can be covered from 15 days old to 26 years old.

Late entrants/existing employees must submit an Evidence of Insurability (EOI) form for any amount of coverage even if under the guaranteed issue amount.

Please see carrier documents for age reduction schedule.

Disability

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Please note, you are not eligible to receive disability benefits if you are receiving workers' compensation benefits.

Please note: All future enrollments for existing employees after open enrollment are considered late entrants and will be required to an submit an Evidence of Insurability (EOI) form that is subject to The Hartford approval for coverage. New hires do not need to submit an EOI. Deductions for voluntary benefits will not begin until approval date from The Hartford is received.

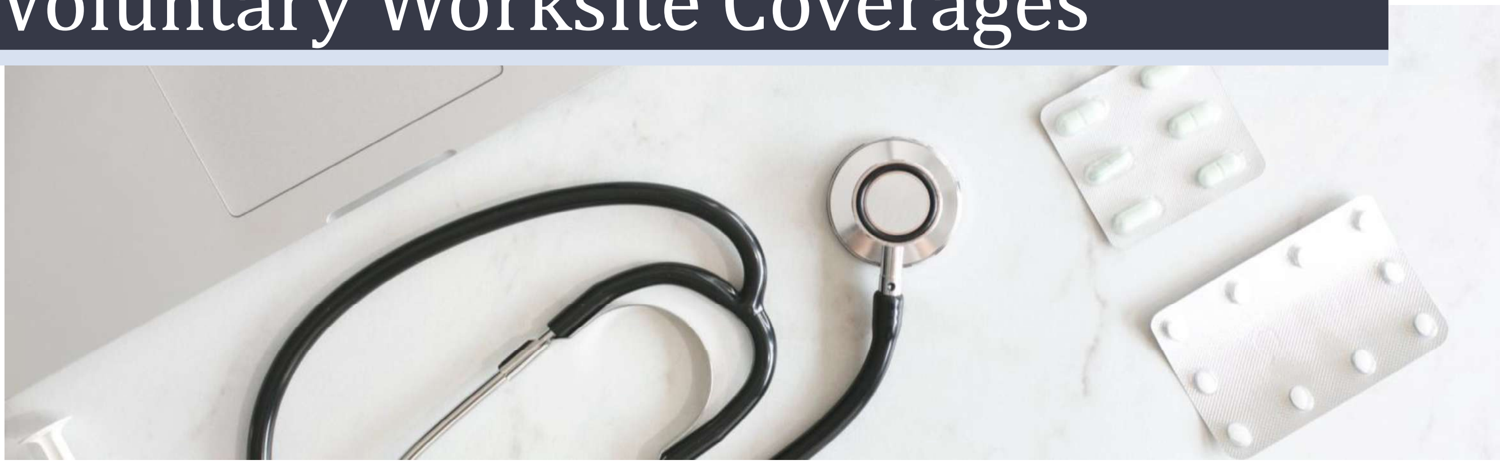
Virginia Lutheran Homes provides all full-time non-exempt employees the opportunity to purchase Voluntary Short-Term Disability and Long-Term Disability Insurance through employee payroll deductions. All full-time exempt employees also have the opportunity to purchase Voluntary Short-Term Disability Insurance through payroll deductions. All full-time exempt employees are provided Long-Term Disability coverage at no cost. (see below)

	Benefit Amount	Benefits Begin	Maximum Benefit Period
Short-Term 15 DAY PLAN	60% of your income up to a maximum of $500 per week	15 days after injury or illness	26 weeks
Short-Term 30 DAY PLAN	60% of your income up to a maximum of $500 per week	30 days after injury or illness	26 weeks

	Benefit Amount	Benefits Begin	Maximum Benefit Period
Long-Term	60% of your income up to a maximum of $5,000 per month	180 days, integrated from short-term disability	If you become disabled prior to age 63, benefits are payable to normal retirement age or 42 months if greater. 63 (or older), the benefit period will be based on a reduced duration schedule.

Please refer the carrier documents for further information

Voluntary Worksite Coverages



Virginia Lutheran Homes offers employees and their eligible dependents the opportunity to enroll in voluntary benefits through The Hartford by semi-monthly payroll deductions. The voluntary benefits offered by The Hartford include the following coverages:

Accident

Providing you coverage when injury, medical treatment and/or services occur that result from a covered accident. With Accident insurance, you'll receive payments associated with a covered injury and related service. You can use the payment in any way you choose, from expenses not covered by your major medical plan to day-to-day costs of living such as mortgage or utility bills.

Critical Illness

Facing a serious illness can be devastating both emotionally and financially. Major medical insurance may pick up most of the tab but can still leave out-of-pocket expenses that add up quickly. Critical Illness insurance can provide a lump-sum benefit upon diagnosis that can be used however you choose from expenses related to treatment, deductibles or day-to-day costs of living such as mortgage or utility bills.

Hospital Indemnity

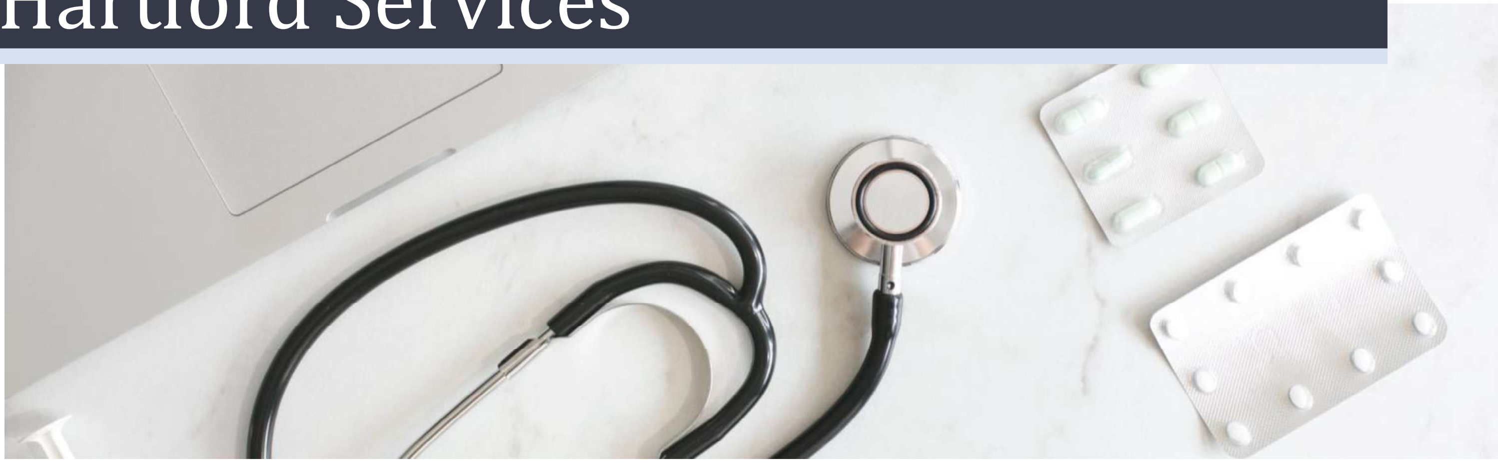
Cash benefit for you or an insured dependent (spouse/child) if confined in a hospital for a covered illness or injury. Even with the best primary health insurance plan, out-of-pocket costs from a hospital stay can add up. The benefits are paid in lump sum amounts to you and can help offset expenses that may not be covered under your primary health insurance (deductibles, co-insurance amounts or copays) or benefits can be used for any non-medical expenses (like housing costs, groceries, car expenses, etc.).

THE HARTFORD

1-866-547-4205

TheHartford.com/benefits/myclaim

Hartford Services



ABILITY ASSIST COUNSELING SERVICES

- Ability Assist Counseling Services provides access to Master's degree clinicians for 24/7 assistance. This includes 3 face-to-face visits per occurrence per year for emotional concerns and unlimited phone consultations for financial, legal and work-life concerns.
  For more information: 1-800-964-3577 | www.guidanceresources.com
  Company Name: Abili Company ID: HLF902

BENEFICIARY ASSIST COUNSELING SERVICES

- Offers compassionate expertise to help you, your beneficiaries and immediate family members cope with emotional, financial and legal issues that arise after a loss. Includes unlimited phone contact with professionals as well as five face-to-face sessions for up to one year.
  For more information: 1-800-411-7239 | www.guidanceresources.com
  Company Name: Abili Company ID: HLF902

ESTATE GUIDANCE WILL SERVICES

- Helps you protect your family's future by creating a customized and legally binding online will. Online support is also available from licensed attorneys, if needed.
  For more information: www.estateguidance.com | Code: WILLHIF

HEALTH CHAMPION

- Offers unlimited access to benefit specialist and nurses for administrative and clinical support to address medical care and insurance claims concerns if you're enrolled in our life plan. Services include claims and billing support, explanation of benefits, cost estimates and fee negotiation, information related to conditions and available treatments and support to help prepare fore medical visits.
  For more information: 1-800-964-3577 | www.guidanceresources.com

FUNERAL CONCIERGE SERVICES

- Provides a suite of online tools to guide you through key decisions before a loss, including help comparing funeral-related costs. After a loss, this service includes family advocacy and professional negotiation of funeral prices with local providers often resulting in significant financial savings. In addition, Express Pay is a service that delivers proceeds in as little as 48 hours, allowing beneficiaries to use proceeds immediately for funeral expenses.
  For more information: 1-866-854-5429 | www.everestfuneral.com/hartford | Code: HFEVLC

THE HARTFORD