

Disability, Life, and AD&D Benefits

Short-Term Disability (STD)

If you are unable to work due to an illness or injury not connected to your employment, you may receive up to 26 weeks of STD benefits that replace 60% of your base pay (up to \$3,000 per week).

DURATION	BENEFIT AMOUNT
Up to 26 weeks	60% of employee salary

You have the option to elect STD coverage through employee-paid premiums.

If your disability is the result of a sickness, there is a 7-day waiting period before the benefit will start to pay out. If your disability is the result of an accident, there is not a waiting period. Disability payments will be made directly by Cigna.

Rate Information

- **STD Benefit** — The monthly premium rate is \$0.66 per \$10 of weekly benefit.

Long-Term Disability (LTD)

LTD coverage provides income replacement if you have an accident or illness that prevents you from being able to work for an extended period of time.

DURATION	BENEFIT AMOUNT
After six months of absence	60% of employee salary

You have the option to elect LTD coverage through employee-paid premiums. The benefit provides up to 60% of your base pay once you have been disabled for six months.

Rate Information

- **LTD Benefit** — Contributions are based on your benefits base pay. Employee contribution rate = \$0.220 per \$100 of salary.

Basic Life and AD&D

APTIM provides you with Basic Life Insurance and Accidental Death and Dismemberment (AD&D) coverage at no cost to you.

BENEFIT	BENEFIT AMOUNT
Basic Life	1x your current annual base pay, up to \$750,000 maximum
Basic AD&D	1x your current annual base pay, up to \$750,000 maximum

A REMINDER ABOUT IMPUTED INCOME

Please note: If your Basic Life Insurance coverage is greater than \$50,000, the value of this employer-paid coverage in excess of \$50,000 is considered “imputed income” and subject to income tax. The tax on this imputed income is taken on a per-pay-period basis.



Travel Accident Insurance

The Company-paid APTIM Travel Accident Insurance pays a benefit of up to five times your annual base pay (up to a maximum of \$500,000) in the event of accidental death while traveling on Company business. The Travel Accident Insurance benefit is separate from benefits received from any Basic or Optional Life Insurance you may already have.

Employee-Paid Life and AD&D Insurance

For added protection, you can also purchase Optional Life and AD&D coverage through APTIM. You can enroll for coverage when you make your Open Enrollment elections through the APTIM Benefits Marketplace. Premium payments will be deducted from your paycheck.

Any increase (or initial election) above your current annual base pay will require a statement of health. You will be notified during your enrollment if a statement of health will be required.

Optional Spouse Life Insurance

You have the option to elect spouse life insurance coverage. Any increase will require a statement of health. You will be notified during your enrollment if a statement of health for your spouse will be required.

Statement of Health

If you or your spouse is required to provide a statement of health, you will need to complete the statement of health form that you will receive via mail.

Below is a summary of the coverage available.

BENEFIT	BENEFIT AMOUNT
Optional Life Insurance	
Employee	1x to 5x your current annual base pay, up to a maximum of \$2,000,000.
Spouse	Purchase up to 100% of optional employee life insurance amount in increments of \$5,000, up to a maximum of \$100,000. <i>In order to purchase spouse life insurance, you must have optional employee life insurance and your spouse's amount cannot exceed yours.</i>
Dependent Child(ren)	\$5,000 per child, \$10,000 per child
Optional AD&D Insurance	
Employee	1x to 5x your current annual base pay, up to a maximum of \$2,000,000.
Employee + Family	Based on the optional employee coverage amount elected, if you elect family coverage, the spouse and child(ren) benefit is as follows: <ul style="list-style-type: none"> ▪ Spouse only — 60% of employee coverage amount. ▪ Child(ren) only — 20% of employee coverage amount, up to \$25,000 per child. ▪ Spouse and child(ren) — 50% of employee coverage amount for your spouse and 10% of employee coverage amount, up to \$25,000, per child.



VOLUNTARY LIFE INSURANCE STEP RATES FOR EMPLOYEE AND SPOUSE

AGE	MONTHLY EMPLOYEE RATE PER \$1,000	MONTHLY SPOUSE RATE PER \$1,000
<29	\$0.049	\$0.061
30 – 34	\$0.068	\$0.084
35 – 39	\$0.078	\$0.092
40 – 44	\$0.087	\$0.108
45 – 49	\$0.138	\$0.164
50 – 54	\$0.213	\$0.252
55 – 59	\$0.398	\$0.472
60 – 64	\$0.612	\$0.725
65 – 69	\$1.176	\$1.392
70+	\$1.924	\$2.265

OPTIONAL AD&D INSURANCE RATES — PER \$1,000 OF BENEFIT

COVERAGE LEVEL	2021 MONTHLY EMPLOYEE COST
Employee Only	\$0.03
Family	\$0.04

IMPORTANT: If you are not actively at work (i.e., on an approved leave of absence) on January 1, 2021, any life insurance or disability coverage changes made during Open Enrollment will not go into effect until you return to work.

