



Summary of Benefits for Roman Catholic Archdiocese of Boston

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

Your Plan:

Eligibility

All Employees of the Roman Catholic Archdiocese of Boston or a participating entity (excluding ordained clergy, members of religious orders, temporary employees) who are in active employment in the United States with the employer and scheduled to work at least 1,000 hours per calendar year.

Enrollment

You are automatically enrolled in this benefit on the first day of the calendar month following completion of one year of eligible service if you are actively at work. Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Basic Employee Term Life Insurance Amount

Your employer automatically provides and pays for coverage in an amount equal to two times your annual rate of earnings. Annual earnings include commissions, extra compensation, bonuses and overtime pay averaged over 12 months immediately prior to the date of loss.

Maximum benefit: \$300,000

Minimum benefit: \$10,000

Your life and accidental death and dismemberment insurance will reduce at age 65 or older as follows:

ages 65-69	to 80%
ages 70 & older	to 60%

Basic Employee Accidental Death and Dismemberment (AD&D) Insurance Amount

Your employer automatically provides and pays for coverage if you suffer a loss due to an accidental injury. Your coverage amount of Basic AD&D Insurance is equal to your amount of Basic Employee Term Life Insurance. See your plan certificate for details. The full coverage amount is not payable for all types of loss. Exclusions and limitations apply.

Definition of Base Annual Earnings

“Annual Earnings” means your gross weekly income from your Employer in effect just prior to the date of loss. It is prior to any deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. It does not include income received from commissions, bonuses, overtime or any other extra compensation, or income received from sources other than your Employer.

The above information provides highlights of your plan. It does not and is not intended to cover the program in detail. If a conflict exists between a statement in this document and any provision in the policy, the policy will govern.

**Group products and services are offered by Liberty Life Assurance Company of Boston,
a member of Liberty Mutual Group.**

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

(Continued)

Termination of Coverage	<p>Your coverage under the Group Contract or a plan ends on the earliest of:</p> <ul style="list-style-type: none">- The date the Group Contract or a plan is canceled;- The date you are no longer a member of the covered class;- The date your covered class is no longer covered;- The last day of the period for which you may be required contributions;- The last day you are in active employment except as provided under the covered layoff or leave of absence provision. <p>When your coverage ends, you may have the right to convert your coverage to an individual insurance policy. See your Plan Administrator for details.</p>
Delayed Effective Date of Coverage	<p>Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.</p>
Questions	<p>If you should have any questions about your coverage or how to enroll, please contact your Plan Administrator.</p>

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