

T&T TRANSPORTS INC

Employee Benefits

Dearborn National Life

Life Insurance

Accidental Death & Dismemberment

Short-Term Disability

Long-Term Disability

Rates, Plan Descriptions, and Enrollment/Change Forms Enclosed

Coverage is available to full-time employees only. Full-time employees are eligible for coverage on the 1st of the month following 60 days of continuous employment.* Employees are considered full-time if they work at least 30 hours a week.**

*Employee benefits are subject to change or termination at any time.

**30 hours per week is figured by averaging over a calendar month. If you are enrolled in benefits and you work less than 30 hours per week (averaged in the calendar month), you will be responsible for paying the full cost of your benefits that month.

Life and AD&D Insurance

Every full-time employee who works at least 30 hours a week¹ and who is employed continuously for 60 days² will be enrolled in our Group Term Life & Accidental Death & Dismemberment insurance AT NO COST TO YOU! This is a \$25,000 policy (\$16,250 age 65-69, \$12,500 age 70 and up.) Your spouse and children will also be enrolled AT NO COST TO YOU! This provides \$10,000 coverage for your spouse and \$5,000 for your children over 6 months old.³

Additional voluntary coverage is also available. You may choose additional life insurance in \$10,000 increments up to \$80,000. Your spouse (up to age 70) may be enrolled in additional life insurance up to \$20,000 coverage. Rates are based on age⁴; see the schedule below. For example, a 44 year old employee could purchase \$80,000 additional life insurance for \$7.76 per paycheck and his 38 year old spouse could have \$20,000 additional for \$1.20 per paycheck. This would give him a personal total of \$105,000 life insurance (\$80,000 + \$25,000 provided by T&T.)

Age bands	Voluntary Group LIFE Cost each Paycheck Per \$10,000 Benefit
Under 35	42¢
35 – 39	60¢
40 – 44	97¢
45 – 49	\$1.43
50 – 54	\$2.40
55 – 59	\$4.06
60 – 64	\$6.42
65 – 69	\$10.11
70 – 74	\$16.06
75 +	\$28.48

Children may be enrolled in additional life coverage at these rates: \$5,000 benefit - 46¢ per paycheck per family (covers all children); \$10,000 benefit – 92¢ per paycheck per family.

If you enroll in the Voluntary Term life described above, you may also purchase additional **Accidental Death and Dismemberment (AD&D) coverage at a VERY LOW COST.** \$50,000 Coverage would be \$1.16 per paycheck or \$100,000 coverage would be \$2.31 per paycheck. **Family coverage on AD&D is also available.** For \$50,000 for employee, \$25,000 for spouse, and \$5,000 for each child, the cost per paycheck would be \$1.85. For double that coverage (\$100,000 for employee, \$50,000 for spouse, and \$10,000 for each child the cost per paycheck would be \$3.70.

Make your choices carefully; the guaranteed issue of our Dearborn policies is only available at your initial enrollment. If you decide to change your coverage later, you may be required to provide Evidence of Insurability.

¹ 30 hours per week is figured by averaging over a calendar month. If you are enrolled in benefits and you work less than 30 hours per week (averaged in the calendar month), you will be responsible for paying the full cost for your benefits that month.

² Coverage begins on the 1st of the month following 60 days of continuous, full-time employment.

³ Employee benefits and/or rates are subject to change or termination at any time.

⁴ Your rates will change as you age.

Short-Term Disability

Our Voluntary Short-Term Disability benefit provides payments to help replace lost income should an insured employee become totally disabled due to a non-occupational accident or sickness. Employees select a weekly benefit amount ranging from \$100 to \$750 in \$50 increments not to exceed 60% of basic weekly income. (Basic weekly income is based on regular time only, not overtime.) Benefit Schedule: 15th day accident, 15th day sickness, 26 week maximum duration. See table below for premiums PER PAYCHECK:

If your annual salary (based on regular time only) is at least:	You may select a benefit of:	Age bands:			
		Under 40	40 - 49	50 - 59	60 & Over
\$17,330	\$200	96¢	87¢	\$1.16	\$1.64
\$21,665	\$250	\$1.20	\$1.09	\$1.45	\$2.05
\$26,000	\$300	\$1.44	\$1.31	\$1.73	\$2.45
\$30,330	\$350	\$1.68	\$1.52	\$2.03	\$2.87
\$34,665	\$400	\$1.92	\$1.74	\$2.31	\$3.27
\$39,000	\$450	\$2.16	\$1.96	\$2.60	\$3.68
\$43,330	\$500	\$2.40	\$2.17	\$2.89	\$4.09

Long-Term Disability

Our voluntary Long-Term Disability benefit is available with a minimum monthly benefit of \$100 and a maximum monthly benefit of \$5000, not to exceed 60% of basic monthly earnings. (Basic monthly earnings are based only on regular time, not overtime.) Benefit schedule: Elimination Period – 180 days, Duration – Social Security Retirement Age. See table below for premiums PER PAYCHECK:

Monthly benefit amount (must not be more than 60% of regular earnings)	Age bands:	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69
	Under 25									
\$ 500	\$.56	\$.73	\$ 1.09	\$ 1.66	\$ 3.22	\$ 4.42	\$ 5.57	\$ 6.90	\$ 5.45	\$ 6.34
\$ 700	\$ 0.78	\$ 1.02	\$ 1.52	\$ 2.33	\$ 4.51	\$ 6.19	\$ 7.80	\$ 9.66	\$ 7.63	\$ 8.88
\$1,000	\$1.12	\$1.46	\$2.17	\$3.33	\$6.44	\$8.84	\$11.14	\$13.80	\$10.90	\$12.69
\$1,200	\$1.34	\$1.76	\$2.61	\$3.99	\$7.73	\$10.61	\$13.37	\$16.55	\$13.08	\$15.23
\$1,500	\$1.68	\$2.19	\$3.26	\$4.99	\$9.66	\$13.26	\$16.71	\$20.69	\$16.35	\$19.03
\$1,700	\$1.90	\$2.49	\$3.70	\$5.66	\$10.95	\$15.03	\$18.94	\$23.45	\$18.53	\$21.57
\$1,800	\$2.01	\$2.63	\$3.91	\$5.99	\$11.60	\$15.91	\$20.05	\$24.83	\$19.62	\$22.84
\$2,000	\$2.23	\$2.93	\$4.35	\$6.66	\$12.89	\$17.68	\$22.28	\$27.59	\$21.80	\$25.38
\$2,100	\$2.34	\$3.07	\$4.56	\$6.99	\$13.53	\$18.56	\$23.40	\$28.97	\$22.89	\$26.64
\$2,200	\$2.46	\$3.22	\$4.78	\$7.32	\$14.17	\$19.44	\$24.51	\$30.35	\$23.98	\$27.91
\$2,300	\$2.57	\$3.36	\$5.00	\$7.65	\$14.82	\$20.33	\$25.62	\$31.73	\$25.08	\$29.18

Make your choices carefully; the guaranteed issue of our disability policies is only available at your initial enrollment. If you decide to change your coverage later, you may be required to provide Evidence of Insurability.