





	All Employees		
	Option 1	Option 2	Option 3
Benefit Amount	1x Annual Earnings	2x Annual Earnings	3x Annual Earnings
Benefit Maximum	\$500,000		
Age Reduction	50% at Normal Pension Commencement Date (First of month following attainment of age 65) - Maximum \$50,000 at age 70 - Maximum \$20,000 at age 75		
Grief Counselling Benefit	3 sessions for beneficiary(ies) within 24 months of submission of the death claim		
Cost Share	100% Employer paid	1x annual earnings - 100% Employer paid Employee pays remaining elected Basic Life coverage	
Termination	Retirement		

	All Employees	
	Option 1	Option 2
Benefit Amount	No Coverage	\$10,000 Spouse/\$5,000 Child
Cost Share		100% Employee paid
Termination		Earlier of Retirement or Age 75