



Schedule of Benefits

Trace Systems, Inc.

Effective: February 1, 2022



Life and AD&D Schedule

Eligibility	All active, full-time U.S. Expatriate and Third Country National Employees of the Employer, who normally work at least 30 hours per week, working in: Class 1:Afghanistan and Iraq Class 2:Kuwait, Djibouti, South Korea, Qatar, Abu Dhabi, UAE and Jordan Class 3:Germany, Bahrain, Cuba, Australia, Greenland, Japan, South Africa, Belgium, the United Kingdom, Poland, and Italy
Employee Contribution	Non-Contributory for Basic Life and Basic AD&D Contributory for Supplemental Life and Supplemental AD&D
Employee Basic Life Benefit	\$ 50,000
Employee Supplemental Life Benefit:	Increments of \$10,000 up to a combined maximum of \$500,000. Supplemental minimum of \$50,000.
Guaranteed Issue	\$250,000 for Basic and Supplemental combined
Employee Basic AD&D Benefit	\$ 50,000
Employee Supplemental AD&D Benefit	Increments of \$10,000 up to a combined maximum of \$500,000. Supplemental minimum of \$50,000.
Loss of:	
Life	100%
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and the Sight of One Eye	100%
One Foot and the Sight of One Eye	100%
Speech and Hearing in Both Ears	100%
One Hand or One Foot	50%
Sight of One Eye	50%
Speech or Hearing in Both Ears	50%
Hearing in One Ear	25%
Thumb and Index Finger of Same Hand	25%
Age Reductions	Benefits reduce by 35% at age 65 and an additional 15% at age 70 and terminate upon retirement
Termination	Upon termination, an employee may elect to convert their life coverage to an individual life policy without having to supply medical evidence of insurability. The employee must submit a written application and the first premium must be paid within thirty-one (31) days after the insurance terminates.
Disability Provision	Extended Death

Dependent Life Schedule

Eligibility:	Dependent Spouse or Dependent Children of Eligible Employee
Employee Contribution:	Contributory
Dependent Life Benefit:	Spouse: \$ 10,000 Dependent Children from 14 days to 19 years (23 if a full-time student): \$ 2,000
Guaranteed Issue:	Spouse: \$10,000 Child: \$2,000
Age Reductions:	Benefits reduce by 35% at age 65 and an additional 15% at age 70 and terminate upon retirement

Dependent AD&D Schedule

Eligibility:	Dependent Spouse or Dependent Children of Eligible Employee
Employee Contribution:	Contributory
Dependent AD&D Benefit:	Spouse: \$ 10,000 Dependent Children from 14 days to 19 years (23 if a full-time student): \$ 2,000
Age Reductions:	Benefits reduce by 35% at age 65 and an additional 15% at age 70 and terminate upon retirement

Long Term Disability Schedule

Eligibility	All active, full-time U.S.-based employees on temporary assignment outside the U.S. under age 65 who normally work at least 30 hours per week and are actively at work on inception.
Employee Contribution	Non-Contributory
Disability Definition	24-month own occupation, any occupation thereafter
Benefit Percentage	50%
Maximum Monthly Benefit	\$10,000
Elimination Period	90 days
Pre-Existing Exclusion	3 lookback / 6 coverage / 12 continuous coverage
Benefit Duration	To age 65
Cost of Living Adjustment	No
Offsets	Primary & Family Government Social Plans and other offsets defined in the policy
Return to Work Incentive	Included
Vocational Rehabilitation	Included
Rehabilitative Employment	Included
Mental Illness / Drug Addiction / Alcoholism	24-month limitation
Waiver of Premium	Included
Minimum Monthly Benefit	\$50
Survivor Benefits	3-month lump
Recurrent Disability	6 Months

Exclusions and Limitations

Life Limitations

Benefits will not be payable for any loss caused in whole or in part by, or resulting in whole or in part from, the following:

1. suicide or any attempt thereof by the Insured Person or a Dependent's within two years of the effective date of such Insured Person's coverage under the Policy;
2. the commission of or attempt to commit a felony;
3. the participation in a riot or insurrection; or
4. the active participation in declared or undeclared war, or active participation in any act of declared or undeclared war.
5. an insured's death caused as a result of radiological, nuclear, chemical, or biological weapons or events

AD&D Limitations

Benefits will not be payable for any loss caused in whole or in part by, or resulting in whole or in part from, the following:

1. suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury;
2. Sickness, disease or infections of any kind; except bacterial infections due to an accidental cut or wound, botulism or ptomaine poisoning;
3. the Insured Employee's commission of or attempt to commit a felony;
4. the Insured Employee's participation in a riot or insurrection;
5. active participation in declared or undeclared war, or active participation in any act of declared or undeclared war.
6. full-time active duty in the armed forces of any country or international authority, except the National Guard or organized reserve corps duty (unearned premium will be returned if the Insured Employee enters military service).
7. travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured Employee is:
 - a. riding as a passenger in any aircraft not licensed for the transportation of passengers for hire.
 - b. performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft.
8. the Insured Employee's being under the influence of drugs or intoxicants, unless taken under the advice of a Physician.

LTD Limitations

This policy does not cover any disability due to:

1. Active participation in war, declared or undeclared, or active participation in any act of war;
2. intentionally self-inflicted injuries;
3. active participation in a riot;
4. you are not under the Regular Care of a Physician;
5. disability is caused by your commission of, or attempt to commit, a felony, or to which a contributing cause was your being engaged in an illegal occupation; or
6. Maternity except for complications.

DISCLAIMER

This schedule of benefits is intended as a guideline and does not modify in any manner the terms and conditions specified in the policy document. In case of discrepancy between this document and the actual policy contract, the terms and conditions of the policy contract shall prevail. It should always be used in conjunction with the actual policy contract.