

Basic life insurance and AD&D

Basic term life and accidental death and dismemberment insurance (AD&D) for all hourly and salary employees through Prudential is provided at **no cost to you** and is paid for by Cook. Benefits are payable to your beneficiary, so be sure to keep your beneficiary designation up to date.

Employee tier	Benefit overview
Earning level of \$50,000 or less	\$75,000
Earning level of more than \$50,000	1.5x annual earnings, <i>not to exceed the maximum of \$250,000</i>

Update your beneficiary information

You can update your life insurance beneficiary by logging on to Prudential's website at prudential.com/mybenefits. The Cook company control number is 50318. Updates to your life insurance beneficiary can be made at any time (not just during open enrollment) on Prudential's website.



Optional life insurance and supplemental AD&D

Optional life insurance and supplemental AD&D is available in addition to your Cook-provided basic life and AD&D. You can purchase coverage for yourself, your spouse, and/or your dependent children. Dependent coverage is only available if you have coverage for yourself. Benefits are payable to your beneficiary, so be sure to keep your beneficiary designation up to date.

- If you are not currently enrolled in optional employee term life insurance and have not been denied coverage in the past, you can elect up to \$40,000 with no evidence of insurability (EOI) required.
- If you are already enrolled in optional employee term life insurance, you can elect to increase your current coverage up to an additional \$40,000 without EOI required. For any increase amount that results in a coverage amount greater than \$500,000, Prudential will mail or email an EOI form to you to complete and return to Prudential for approval.
- If you elect more than \$40,000 of initial coverage or elect to increase current coverage by more than \$40,000, Prudential will mail or email an EOI form to you to complete and return to Prudential for approval. If you are electing new or additional coverage for your spouse, you must complete and return the EOI form that will be mailed or emailed to you. EOI is not required for optional AD&D insurance. You can elect optional accidental death and dismemberment insurance on yourself, spouse, and children during open enrollment.

Update your beneficiary information

You can update your life insurance beneficiary by logging on to Prudential’s website at prudential.com/mybenefits. The Cook company control number is 50318. Updates to your life insurance beneficiary can be made at any time (not just during open enrollment).

Optional long-term disability insurance

Optional long-term disability insurance is available to hourly employees and can help protect your income if you are unable to work due to a non-work related accident or illness following a 180-day elimination period. The table below summarizes key features of the plan. Refer to the official plan documents for additional coverage details.

If you are enrolling in the optional long-term disability plan for the first time, you must fully complete and return the evidence of insurability (EOI) form Prudential sends (mail or email) to you. Your EOI form must be approved by Prudential which could take several weeks.

Optional long-term disability benefit for hourly employees			
	Monthly benefit	Elimination period	Maximum monthly benefit
Benefit percentage	60% of annual earnings	180 days	\$4,000

The above information is intended as a benefit summary only. It does not include all of the benefit provisions, limitations and qualifications. If this information conflicts in any way with the contract, the contract will prevail.