



SUMMARY OF BENEFITS

Green Diamond Resource Company

All Full-Time Active Employees Who Are Not Subject to a Collective Bargaining Agreement, Excluding Presidents, Vice Presidents and Tax Directors

This is a summary of benefits and does not include all plan provisions, exclusions, and limitations. If there is a discrepancy between this document and the group contract issued by **The Prudential Insurance Company of America**, the terms of the group contract will govern.

Basic Term Life¹ with Matching Basic Accidental Death and Dismemberment - 100% Employer Paid

Employee	2x your Base Annual Earnings ²	<ul style="list-style-type: none"> • Maximum Amount: \$500,000 • Automatically enrolled in matching AD&D
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Optional Term Life¹ and Optional Dependent Term Life with Matching Optional Accidental Death & Dismemberment - 100% Employee Paid

Employee	Multiples of 1x your Base Annual Earnings ²	<ul style="list-style-type: none"> • Maximum Amount: The lesser of 3x your base annual earnings and \$500,000 • Guaranteed Issue Amount: \$200,000³ • Annual Increase Amount: 1x your base annual earnings not to exceed the Guaranteed Issue amount • Automatically enrolled in matching AD&D
Spouse	25% of Employee Basic Term Life Amount ²	<ul style="list-style-type: none"> • Minimum Amount: \$5,000 • Maximum Amount: \$125,000 • Guaranteed Issue Amount: \$25,000³ • Automatically enrolled in matching AD&D
Child	\$5,000	<ul style="list-style-type: none"> • Maximum Amount: Lesser of \$5,000 and 100% of your Optional Term Life Amount • Coverage begins from live birth to age 26, if unmarried. • Automatically enrolled in matching AD&D

¹ Additional benefits may include but are not limited to the following: Accelerated Benefit Option, Waiver of Premium, Conversion, and/or Portability. Please see your Booklet-Certificate for further detail.

² Coverage amounts may be subject to reductions as you age, as outlined in your Booklet-Certificate.

³ Elections made outside of approved enrollment events and elections exceeding the guaranteed issue amount may require proof of good health. Applicants previously declined coverage must also provide proof of good health.

Long Term Disability⁴ - 100% Employer Paid

Monthly Benefit: 60% of your monthly pre-disability earnings, less deductible sources of income	<ul style="list-style-type: none"> • Maximum Amount: \$10,000 • Benefit Start Date: 180 Days • Benefit Duration: Up to the Social Security Normal Retirement Age
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⁴ For information on limitations and exclusions, please refer to your Booklet-Certificate. Elections made outside of approved enrollment events may require proof of good health. Applicants previously declined coverage must also provide proof of good health.

Benefits, exclusions and provisions may vary by state. Refer to the plan booklet for details.

For your coverage to become effective, you must be actively at work on the effective date of the plan. If you apply for an amount that requires satisfactory evidence of insurability to The Prudential Insurance Company of America, you must be actively at work on the date of approval for the amount requiring satisfactory evidence of insurability.

*Accelerated Death Benefit option is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered "terminally ill" or "chronically ill." You may wish to seek professional tax advice before exercising this option.

This coverage is not health insurance coverage (often referred to as "Major Medical Coverage").

This type of plan is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage.

IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS

North Carolina residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ 07102. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500

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