

Income Protection Benefits

In addition to health benefits, Thompson Thrift also offers eligible employees income protection benefits. These benefits are intended to provide financial assistance for you and your beneficiaries in the event of disability, accident, or death.

Thompson Thrift offers the following benefits:

LIFE INSURANCE

Thompson Thrift provides each Team Member with \$50,000 of basic life insurance coverage at no cost to you. Benefits do reduce starting at age 65.

You may also elect additional life insurance coverage for yourself and your family.

Team Member	\$10,000 increments up to \$300,000 Guarantee Issue: \$200,000
Team Member's Spouse	\$5,000 increments up to \$150,000 Guarantee Issue: \$50,000
Team Member's Child(ren)	\$1,000 increments up to \$10,000

Please Note: Evidence of insurability may be requested for amounts over the Guarantee Issue.

VOLUNTARY COVERAGE

Thompson Thrift provides you the opportunity to purchase voluntary critical illness, hospital indemnity and accident insurance through Guardian. These benefits are designed to help Team Members offset the financial effects of a catastrophic illness or accident with a lump sum benefit paid directly to you to use as you wish.

You may choose to enroll your spouse and/or children for 50% of your election. There is a Guarantee Issue of \$25,000 for Team Members and \$12,500 for your Spouse.

Voluntary Coverages	Critical Illness	Hospital Indemnity	Accident Insurance
Type of coverage	Coverage examples: Cancer, Heart Attack, Stroke, Brain Injury	Coverage examples: Hospital admission, and ICU admission	Coverage examples: Fractures, torn cartilage in knee, broken tooth, eye injury, burns, concussion, and coma
Benefit Offering	\$5,000 up to \$25,000	\$3,000 per admission • 1 admission per insured and 3 per covered family per benefit year. • \$100 per day ICU limited to 15 days per insured per benefit year	\$10,000 for Team Members \$5,000 for Spouse \$5,000 for Child(ren)
Rates	Rates based upon age, please refer to ADP	Rates based upon age, please refer to ADP	Team Member Only \$9.74 Team Member + Spouse \$15.48 Team Member + Child(ren) \$17.98 Team Member + Family \$23.72