SUMMARY OF BENEFITS

Miller and Long Co., Inc.

All Hourly Employees

Basic Term Life, Basic Dependent Term Life, Basic Accidental Death & Dismemberment, Voluntary Term Life, and Voluntary Dependent Term Life

Issued by **The Prudential Insurance Company of America**

The Short Term Disability Plan is administered by The Prudential Insurance Company of America on your employer's behalf.

BASIC TERM LIFE

100% Employer Paid	▶ Basic Term Life - 100% Employer Paid. You are automatically enrolled for $50,000. **Please refer to your plan certificate(s) to review the required minimum and maximum coverage amounts allowed.** ▶ Basic Dependent Term Life - Your Spouse is automatically enrolled for $20,000. **Please Note:** The Basic Dependent Term Life coverage amount cannot exceed 100% of your Basic Term Life coverage amount. ▶ Basic Dependent Term Life- Your child(ren) is automatically enrolled for $10,000. **Please Note:** The Basic Dependent Term Life coverage amount cannot exceed 100% of your Basic Term Life coverage amount. ▶ Child coverage begins at live birth and continues to 26. ▶ If you are terminally ill, you can get a partial payment of your group life insurance benefit. You can use this payment as you see fit. The payment to your beneficiary will be reduced by the amount you receive with the Accelerated Benefit Option.* Refer to the plan booklet for details ▶ Payment of premium can be waived if you are totally disabled for 9 months, you are less than 60 years old when the disability begins, and you continue to be totally disabled. This waiver terminates at age 65. This provision may vary by state. ▶ Coverage will be reduced as you age – by 50% at age 75. ▶ You may convert your insurance to an individual life insurance policy issued by the Prudential Insurance Company of America, or you may be eligible to port your coverage ending to a separate group term life contract.

BASIC ACCIDENTAL DEATH & DISMEMBERMENT

100% Employer Paid	▶ Basic Accidental Death & Dismemberment pays you and your beneficiary a benefit for the loss of life or other injuries resulting from a covered accident — 100% for loss of life and a lesser percentage for other injuries. Injuries covered may include loss of sight or speech, paralysis, and dismemberment of hands or feet. Basic Accidental Death & Dismemberment benefits are paid regardless of other coverages you may have. ▶ Basic Accidental Death & Dismemberment: You are automatically enrolled for an amount equal to your Basic Term Life coverage amount. ▶ Coverage will be reduced as you age – by 50% at age 75.

EMPLOYEE - VOLUNTARY TERM LIFE

100% Employee Paid	▶ Purchase coverage in increments of $10,000 up to a maximum of $100,000. **Please refer to your plan certificate(s) to review the required minimum and maximum coverage amounts allowed.** – If enrolling when first eligible within the specified period of your date of hire or the occurrence of a life event, you can elect up to $100,000 without providing proof of good health to Prudential. – During the open enrollment period, you can elect a coverage amount up to $100,000, without providing proof of good health to Prudential. – All other elections or enrolling after the enrollment period will require proof of good health satisfactory to Prudential for all coverage amounts. – If you have been previously denied coverage in the past, proof of good health satisfactory to Prudential is required for all coverage amounts. ▶ If terminally ill, you can get a partial payment of your group term life insurance benefit. You can use this payment as you see fit. In the event of your death, your beneficiary will receive a benefit payout which has been reduced by the amount you receive. ▶ Payment of premium can be waived if you are totally disabled for 9 months, you are less than at least 60 years old when the disability begins, and you continue to be totally disabled. This waiver terminates at age 65. This provision may vary by state. ▶ During future annual enrollment periods, if you enrolled when first eligible and you have not been previously denied coverage, you can increase your current coverage amount up to $10,000, not to exceed the Guaranteed Issue amount, without providing proof of good health to Prudential. All other elections or enrolling after the enrollment period will require proof of good health satisfactory to Prudential for all coverage amounts. ▶ Coverage will be reduced as you age – by 50% at age 75. ▶ You may convert your insurance to an individual life insurance policy issued by the Prudential Insurance Company of America, or you may be eligible to port your coverage ending to a separate group term life contract.

SPOUSE - VOLUNTARY DEPENDENT TERM LIFE

100% Employee Paid	▶ Purchase coverage on your spouse in increments of $10,000 up to a maximum of $100,000. **Please Note:** The Voluntary Dependent Term Life coverage amount on your spouse cannot exceed 100% of your Voluntary Term Life coverage amount. – If enrolling your spouse when first eligible within the specified period of your date of hire or the occurrence of a life event, you can elect up to $30,000, without providing proof of good health to Prudential. – During the open enrollment period, you can elect a coverage amount for your spouse up to $30,000 without providing proof of good health to Prudential. – All other elections or enrolling after the enrollment period will require proof of good health satisfactory to Prudential for all coverage amounts. – If your spouse has been previously denied coverage in the past, proof of good health satisfactory to Prudential is required for all coverage amounts. ▶ Coverage will be reduced as you age - by 50% at age 75. ▶ You may convert your dependent(s) insurance to an individual life insurance policy issued by the Prudential Insurance Company of America, or you may be eligible to port your dependent(s) coverage ending to a separate group term life contract.

CHILD - VOLUNTARY DEPENDENT TERM LIFE

100% Employee Paid	▶ Purchase coverage on your child in increments of $5,000 up to a maximum of $10,000. **Please note:** The Voluntary Dependent Term Life Insurance coverage amount on your children may not exceed 100% of your VoluntaryTerm Life coverage amount. ▶ Coverage begins at live birth, and continues to age 26. ▶ You may convert your dependent(s) insurance to an individual life insurance policy issued by the Prudential Insurance Company of America, or you may be eligible to port your dependent(s) coverage ending to a separate group term life contract.

SHORT TERM DISABILITY

100% Employer Paid	▶ Your weekly Short Term Disability benefit will be 60% of your weekly pre-disability earnings, up to the maximum of $1,000, less deductible sources of income. The minimum weekly benefit is $25. ▶ Deductible sources of income may include benefits from statutory plans and salary continuation. ▶ If you meet the definition of disability, your benefits will begin on the 15th day following an injury or the 15th day following a sickness. The benefit duration is 26 weeks. You are considered disabled when, because of injury or sickness, you are under the regular care of the doctor, and are unable to perform the material and substantial duties of your regular occupation, or you are not working at any job. ▶ You are not covered for a disability caused by war or any act of war, declared or undeclared, an intentionally self-inflicted injury, active participation in a riot, and commission of a crime for which you have been convicted. Benefits are not payable for any period of incarceration as a result of a conviction.

Implementation of the insurance plan(s) will depend on having a specific percentage of all eligible employees enrolling in the plan(s). If this percentage of enrollment level is not met, these coverage(s) may not be effective.

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.

Short Term Disability coverage is administered by The Prudential Insurance Company of America (Prudential)

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.

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