



ASSURANT
Employee
Benefits®

SURVIVOR BENEFIT

A lump-sum benefit equal to three times your monthly benefit will be paid to your eligible survivor upon your death, if you were receiving, or were eligible to receive, payments under the plan for 180 or more consecutive days.

ADVANCED SURVIVOR BENEFIT

You may receive an Advanced Survivor Benefit prior to your death if you have been diagnosed with a Terminal Illness. We will pay you a lump sum amount equal to three times the monthly benefit without reduction for deductible sources of income if:

1. your disability had continued for 180 or more consecutive days,
2. you have been diagnosed with a Terminal Illness as defined by the plan,
3. you elect the Advanced Survivor benefit in writing, and
4. your doctor has certified, in writing, that you have a Terminal Illness.

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ASSURANT Employee Benefits®

This benefit is available to you on a voluntary basis and will be payable one time only under the plan. If you receive this benefit prior to your death, the Survivor Benefit will not be payable upon your death.

WORKPLACE MODIFICATION

If you are disabled and are receiving a monthly payment under the plan, an additional Workplace Modification Benefit may be payable to your Employer for your benefit. We may reimburse your Employer for up to 100% of the reasonable costs your Employer incurs through modifications to the workplace to accommodate your return to work, and to assist you in remaining at work. The amount we may pay will not exceed the greater of three times your last monthly payment; or \$5,000. This benefit is available to you on a one-time basis.

AD&D BENEFIT

This plan will pay an additional lump sum Accidental Death and Dismemberment (AD&D) Benefit if you have an injury which, within 90 days of the injury, is the direct and only cause of one of the following losses:

For loss of:	AD&D Benefit
Life	The AD&D Principal sum
Loss of both hands	The AD&D Principal sum
Loss of both feet	The AD&D Principal sum
Loss of sight in both eyes	The AD&D Principal sum
One hand or one foot	One-half the AD&D Principal sum
Sight of one eye	One-half the AD&D Principal sum

The AD&D Principal sum is equal to 15 times the monthly benefit. The AD&D Benefit is payable for the greatest single loss resulting from any one injury. For any combination of covered losses resulting from any one injury, the maximum AD&D Benefit payable is the AD&D Principal sum. The AD&D Benefit will not be reduced by income or payments you receive from other sources.