Momentive Software
Summary of Benefits
Basic Life and AD&D Insurance
Supplemental Life and AD&D Insurance

UnitedHealthcare®

Effective Date	January 1, 2027
Eligibility	All Active Full Time Momentive Employees working a minimum of 30 hours per week hours per week.
Non-Contributory Basic Employee Life and AD&D Benefit	$50,000 Guarantee Issue Limit: $50,000
Employee Supplemental Life and AD&D Benefit	Increments of $10,000, to a maximum of $500,000, not to exceed 5 times Annual Earnings. Guarantee Issue Limit: $250,000, not to exceed 5 times Annual Earnings
Spouse Supplemental Life and AD&D	If you elect Supplemental Life and AD&D Insurance for yourself, you may choose to purchase Spouse Supplemental Life and AD&D Insurance: Increments of $5,000, to a maximum of $250,000 not to exceed 100.0% of Employee amount. Guarantee Issue Limit: $50,000 You may not elect coverage for your Spouse if they are already covered as an Employee under this policy.
Child(ren) Supplemental Life and AD&D	If you elect Supplemental Life and AD&D Insurance for yourself, you may choose to purchase Child(ren)* Supplemental Life and AD&D Insurance: Increments of $2,000, to a maximum of $10,000 not to exceed 50.0% of Employee amount for each child. Guarantee Issue Limit: $10,000 Note: Paid benefit is limited to $0 for a child age 0 to 14 days, and $250 for a child age 14 days to 6 months.
	Please see the certificate of coverage for the complete Benefit Schedule.
Additional Benefits	
Waiver of Premium	If you become totally disabled your life insurance premium may be waived. See the certificate of coverage for details
Accelerated Death Benefit	If you are diagnosed as terminally ill you may receive payment of a portion of your Life Insurance. The remaining amount of your Life Insurance would be paid to your beneficiary when you die.
Conversion	Included. Please see the certificate of coverage for provision details.
Portability	Included. Please see the certificate of coverage for provision details.
Benefit Reductions	***Initial benefit age reduction is the percent of the face amount, any subsequent benefit age reductions are the percent of the original amounts.***
Basic EE Life and AD&D	65% at age 65, 40% at age 70, 25% at age 75 Coverage terminates at employee's retirement
Supplemental EE Life and AD&D	65% at age 65, 40% at age 70, 25% at age 75 Coverage terminates at employee's retirement
Spouse Supplemental Life and AD&D	65% at age 65, 40% at age 70, 25% at age 75 Coverage terminates at employee's retirement
Evidence of Insurability Requirements	
	True Open Enrollment for January 1, 2027: A one-time exception has been made to allow an Actively at Work employee, including an employee not currently enrolled for Supplemental Life coverage, to elect an amount of Supplemental Life coverage without providing proof of good health as follows: For employees insured under the Supplemental Life plan on December 31, 2026: - Employees insured under the Supplemental Life plan are eligible to increase their Supplemental Life coverage without providing proof of good health, not to exceed the Guaranteed Issue limit. All requests must be received by January 31, 2027 For employees who are not insured under the Supplemental Life plan on December 31, 2026: - Employees not insured under the Supplemental Life plan are eligible to enroll for coverage without providing proof of good health not to exceed the Guaranteed Issue limit. All requests must be received by January 31, 2027 Note: These amounts are prior to any age reduction being taken.
	Spouse: In addition to the one-time exception allowing an employee to increase his/her Supplemental Life coverage, the employee may also elect to increase the Supplemental Spouse Life coverage, not to exceed the Spouse Life Guarantee Issue limit without providing proof of good health.
	Child(ren) - You may elect up to the Guarantee Issue limit.
	Late Entrant (did not enroll within 31 days of eligibility): For Employee and Spouse coverage, evidence of good health/insurability is required for any requested amount.

This benefit summary is an overview of your Insurance. Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.
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Important Details

This Summary of Benefits sheet is an overview of the Life Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the Summary of Benefits sheet and the insurance policy, the terms of the insurance policy apply.

Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.

You must be Actively at Work with your employer on the day your coverage takes effect.

This coverage, like most group benefit insurance, requires that a certain percentage of eligible employees participate. If that group participation minimum is not met, the insurance coverage that you have elected may not be in effect.

Annual Earnings are defined in UnitedHealthcare's contract with your employer.

Supplemental Life Insurance can be purchased without Supplemental AD&D Insurance, however you cannot purchase Supplemental AD&D Insurance without Supplemental Life Insurance. If you do elect Supplemental AD&D Insurance, the amount elected must not exceed the amount of Supplemental Life elected and approved.

This applies to you, your Spouse and your Dependent Child(ren).

Eligible Child(ren) are covered To age 26.

Benefit Reduction Examples:
- 65% at age 65, 50% at age 70: Coverage reduces to 65% of the face amount at age 65; to 50% of the original amount at age 70.

- 65% at age 65, 45% at age 70, 25% at age 75: Coverage reduces to 65% of the face amount at age 65; to 45% of the original amount at age 70; to 25% of the original amount at age 75.

Exclusions:
AD&D Insurance does not cover losses caused by or contributed by:

Disease, bodily or mental infirmity, suicide or intentionally self-inflicted injury, commission of an assault or felony, war, use of any drug unless prescribed by physician, driving while intoxicated, engaging in any hazardous activities, or travel in a private aircraft.*

Other exclusions may apply depending upon your coverage. Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.

As is standard with most term life Insurance, this Insurance coverage includes certain limitations and exclusions:
Death by suicide 2 Years*.

* *Some state variations may apply*

Value-Added Services (All features may not apply. Some states may have restrictions.)

Beneficiary Services: Provides beneficiaries with services for grief consultation, financial/legal assistance and referral to community resources. For more information, call 866-302-4480.

· Toll-free line available 24/7 as well as referrals for face-to-face counseling. Specialists provide in-depth consultation, information and referral to community resources such as grief support groups. Includes access to a national network of credentialed clinicians for grief and loss counseling. Beneficiaries receive two complimentary sessions.**

· Financial and Legal Services. Telephonic access to financial consultants for assistance with financial decision-making. Includes access to a network of 22,000 attorneys for either a 30-minute telephonic or an in-person consultation. Clients may retain the same attorney for representation at a discounted rate. CLC, Inc. provides access to legal services.

· Communication Support. We provide a "Beneficiary Kit" with informational resources to help beneficiaries with the emotional and financial process that follows the loss of a loved one.

Wealth Management Account: An enhanced benefit payment process. Life claim proceeds in excess of $5,000 will automatically be deposited into an OptumBank Wealth Management Account (WMA). Beneficiaries receive an FDIC-insured, beneficiary-owned, interest earning account with convenient access to their claim proceeds via debit card or checkbook.***

**Beneficiary Services offered through United Behavioral Health, a company of UnitedHealth Group.

***Eligibility for automatic deposit into an OptumHealth Bank Wealth Management Account is subject to qualifying conditions evaluated by OptumHealth Bank and UnitedHealthcare Specialty Benefits at the time of claim review to include limited availability in certain states. For more information please contact your Specialty Benefits representative. OptumHealth Bank, Member FDIC, is part of the financial services unit of OptumHealth, a health and wellness company serving more than 60 million people. OptumHealth is a UnitedHealth Group (NYSE:UNH) company.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company, and certain products in California by Unimerica Life Insurance Company. Texas Coverage is provided on Form LASD-POL-TX (05/03), Form UHCLD-POL 2/2008-TX, or UICLD-POL-TX 4/5.

UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company in Milwaukee, WI.

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Exclusions:
AD&D Insurance does not cover losses caused by or contributed by:

Disease, bodily or mental infirmity, suicide or intentionally self-inflicted injury, commission of an assault or felony, war, use of any drug unless prescribed by physician, driving while intoxicated, engaging in any hazardous activities, or travel in a private aircraft.*

Other exclusions may apply depending upon your coverage. Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.

As is standard with most term life Insurance, this Insurance coverage includes certain limitations and exclusions:
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Momentive Software
Life and AD&D Cost Summary (Current Monthly Rates)



Eligibility	All Active Full Time Momentive Employees	
Rate Basis	Rates per $1,000 of benefit unless otherwise noted.	
Basic Life	100% Company Paid	
Basic AD&D	100% Company Paid	
Supplemental Life Employee and Spouse *Spouse rate is based on Employee age*	Monthly Age banded Rates	
Age Range	**Unitobacco Rate**	
less than 25	$0.044	
25-29	$0.044	
30-34	$0.044	
35-39	$0.059	
40-44	$0.113	
45-49	$0.220	
50-54	$0.336	
55-59	$0.574	
60-64	$0.981	
65-69	$1.734	
70-74	$2.678	
75+	$2.678	
Supplemental Life - Child(ren)	$0.197	
Supplemental AD&D - Employee	$0.020	
Supplemental AD&D - Spouse	$0.020	
Supplemental AD&D - Child	$0.020	

Premium Calculations:

Monthly Cost:	Benefit amount times rate, divided by 1,000
Semi-monthly Cost:	Monthly Cost divided by 2
Bi-Weekly Cost:	Monthly Cost times .4615 (12 divided by 26)
Weekly Cost:	Monthly Cost times .2308 (12 divided by 52)

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40-44	$0.113	
45-49	$0.220	
50-54	$0.336	
55-59	$0.574	
60-64	$0.981	
65-69	$1.734	
70-74	$2.678	
75+	$2.678	
Supplemental Life - Child(ren)	$0.197	
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