

Basic Life Insurance and AD&D – Hub Group Sponsored

Administered by Voya

Basic Life and AD&D Insurance is paid for by Hub Group and provided at no cost to all benefit-eligible employees. Supplemental Life and Supplemental Accidental Death & Dismemberment (AD&D) Insurance is also available for you to purchase additional coverage. Benefits are payable to your beneficiary, so be sure to keep your beneficiary designation up to date.

Basic Life and AD&D	Benefit Overview
Benefit Amount	1 times annual base salary up to \$150,000 rounded to the next higher \$1,000*
Age Reduction Schedule	At age 70, benefits will reduce by 35% of the original amount. At age 75, benefits will reduce an additional 15% of the original amount.

*Please note group life insurance coverage that exceeds \$50,000 is subject to imputed income by the IRS.

The above information is intended as a benefit summary only. It does not include all of the benefit provisions, limitations and qualifications. If this information conflicts in any way with the contract, the contract will prevail.