



EMPLOYEE LIFE INSURANCE	
<p>ELIGIBLE CLASS: All persons in the following class(es) are eligible for Employee coverage:</p> <p>Class 1: All Active Full Time US Expats (US citizens) working 30 or more hours per week outside the United States in Bahrain. Seasonal, part time or temporary employees are not eligible.</p>	
BASIC LIFE INSURANCE (Non-Contributory)	BENEFIT AMOUNTS
Life Insurance Benefit Amount:	\$250,000
Maximum Amount:	\$250,000
Guarantee Issue Amount:	\$150,000
70 or older:	The lesser of \$150,000 or the amount with the prior carrier.
Rounding Method:	Up to the next higher multiple of \$1,000 if not an exact multiple thereof.
ACCELERATED BENEFIT OPTION (ABO)	
ABO Maximum:	80% of your Life Amount in effect to a max of \$125,000.
ABO Minimum:	\$10,000

AGE REDUCTIONS	
Employee:	<p>Benefits Will Reduced By:</p> <p>35% at age 65</p> <p>50% at age 70</p>

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE	
EMPLOYEE AD&D BENEFITS	
BENEFITS	BENEFIT AMOUNT
24-hour	
BASIC (Non-Contributory)	
PRINCIPAL SUM	100% of Basic Life Amount

This document is not a contract. Contract provisions, exclusions, and limitations will be subject to CAIC's standard provisions. If there is any conflict between this document and a subsequently issued group contract, the contract will prevail. The limitations and exclusions of any plan we may issue will comply with state insurance laws and regulations as applicable. The agent/broker does not have authority to bind or modify the terms of this summary without prior written approval from Continental American Insurance Company.



ADDITIONAL AD&D BENEFITS	BENEFIT AMOUNT
Seat Belt Use Benefit Employee	10% of the Insured Person's Principal Sum up to a maximum benefit of \$25,000
Air Bag Benefit Employee	5% of the Insured Person's Principal Sum up to a maximum benefit of \$10,000.

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