



Group Basic Life and Accidental Death and Dismemberment Insurance

Group Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's, or his or her dependent's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by OTC Brands, Inc., except for the cost of your dependent's insurance, which is paid by you through payroll deduction.

Eligibility

Definition of a Member	<p>You are a member if you are a regular employee of OTC Brands, Inc. and scheduled to work 30 or more hours per week.</p> <p>You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee, or an independent contractor.</p>
Eligibility Waiting Period	<p>The eligibility waiting period varies; contact your human resources representative for details.</p>

Benefits

Basic Life Coverage Amount	<p>1 times your annual earnings to a maximum of \$250,000.</p>
Basic AD&D Coverage Amount	<p>For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.</p>
Life Age Reductions	<p>Basic Life and AD&D insurance coverage amount reduces to 65% at age 65, to 40% at age 70 and to 25% at age 75.</p>
Basic Dependent Life Coverage Amount	<p>The Basic Dependent Life coverage amount for your eligible spouse is \$5,000. Your spouse is the person to whom you are legally married.</p> <p>The Basic Dependent Life coverage amount for each of your eligible children is \$5,000. Child means your child from live birth through age 25.</p>

Other Basic Life Features and Services

- Accelerated Death Benefit
- Life Services Toolkit
- Portability of Insurance
- Repatriation Benefit
- Right to Convert
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

Other Basic AD&D Features

- Adaptive Home and Vehicle Benefit
- Artificial Limb Benefit
- Assault Benefit
- Family Benefits Package
- Helmet Benefit
- Public Transportation Benefit
- Seat Belt and Air Bag Benefits

This information is only a brief description of the group Basic Life/AD&D and Basic Dependent Life insurance policy sponsored by OTC Brands, Inc. The controlling provisions are in the group policy issued by The Standard, which may be amended retroactively in accordance with its terms. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and OTC Brands, Inc. may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For costs and more complete details of coverage, contact your human resources representative.

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SI 22165-D-NE-765176 (9/26)

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