

CUMMINS CONSTRUCTION COMPANY

All coverages are issued by the Prudential Insurance Company of America.

Control Number: 19865

	Coverage Options
Basic Term Life - 100% Employer Paid	<ul style="list-style-type: none"> • Basic Term Life: You are automatically enrolled for \$50,000. • Basic Dependent Life: Your spouse is automatically enrolled for \$2,000. • Basic Dependent Life: Your child(ren) will be automatically enrolled for \$2,000. • If you are terminally ill, you can get a partial payment of your group term life insurance benefit. You can use this payment as you see fit. The payment to your beneficiary will be reduced by the amount you receive with the Accelerated Benefit Option. *Refer to the plan booklet for details. • Coverage will be reduced as you age by 50% at age 70. • Coverage will end upon your termination of employment or as specified in the plan booklet. You may convert your insurance to an individual life insurance policy insured by The Prudential Insurance Company of America.
Basic Accidental Death & Dismemberment - 100% Employer Paid +	<ul style="list-style-type: none"> • Basic AD&D pays you or your beneficiary a benefit for the loss of life or other injuries resulting from a covered Accident. Basic AD&D benefits are paid regardless of other coverages you may have. • Basic AD&D: You are automatically enrolled for an amount equal to your Basic Term Life coverage amount. • With a single phone call, Travel Assist participants have access to assistance services when faced with an emergency while travelling internationally or domestically when more than 100 miles away from home.
Optional Term Life with Matching Optional Employee AD&D - 100% Employee Paid +	<ul style="list-style-type: none"> • Purchase coverage in increments of \$10,000 to \$500,000, not to exceed 7 times your covered annual earnings. • Optional AD&D pays you or your beneficiary a benefit for the loss of life or other injuries resulting from a covered Accident. Optional AD&D benefits are paid regardless of other coverages you may have. • New Hires: Get up to \$150,000 - no medical questions asked - when enrolling when first eligible. • Current Participants: Your current coverage amount will be continued. During the open enrollment period, get up to \$150,000 - no medical question asked. After the open enrollment period, evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all increases in coverage amounts. • Current Employees who were denied coverage in the past or Late Entrants: Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all coverage amounts. • During annual enrollment periods, if you have not been previously denied coverage, you may select to increase your current coverage amount by up to \$40,000, without providing evidence of insurability to Prudential. • If you are terminally ill, you can get a partial payment of your group life insurance benefit. You can use this payment as you see fit. The payment to your beneficiary will be reduced by the amount you receive with the Accelerated Benefit Option. * Refer to the plan booklet for details. • Payment of premium can be waived if you are totally disabled for 9 Months, you are less than 60 years old when the disability begins, and you continue to be totally disabled. This waiver terminates at 65. This provision may vary by state. • Coverage will be reduced as you age by 50% at age 70. • Coverage will end upon your termination of employment or as specified in the plan booklet. You may convert your insurance to an individual life insurance policy insured by The Prudential Insurance Company of America.

CUMMINS CONSTRUCTION COMPANY

<p>Spouse Optional Dependent Life - 100% Employee Paid</p>	<ul style="list-style-type: none"> • Purchase coverage for your spouse in increments of \$5,000 from \$5,000 to \$250,000, not to exceed 100% of your Optional Term Life coverage amount. • New Hires: Get up to \$20,000 - no medical questions asked - when enrolling when first eligible. • Current Spouse Participants: Your spouse's current coverage amount will be continued. During the open enrollment period, get up to \$20,000 - no medical questions asked. After the open enrollment period, evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all increases in coverage amounts. • Current Employees whose spouse has been denied coverage in the past or Late Entrants: Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all coverage amounts. • Spouse coverage will be reduced as the employee ages by 50% at age 70. • Coverage will end upon your termination of employment or as specified in the plan booklet. You may convert your insurance to an individual life insurance policy insured by The Prudential Insurance Company of America.
<p>Child Optional Dependent Life - 100% Employee Paid</p>	<ul style="list-style-type: none"> • Purchase coverage for your children in increments of \$2,000 to \$10,000, not to exceed 50% of your Optional Term Life coverage amount. There are no health requirements for this coverage. • Coverage begins from 14 days, and continues to age 19, if unmarried. If unmarried, dependent on you and a full-time student, coverage continues to age 25. • Coverage will end upon your termination of employment or as specified in the plan booklet. You may convert your insurance to an individual life insurance policy insured by The Prudential Insurance Company of America.
<p>Optional Accidental Death & Dismemberment Employee - 100% Employee Paid +</p>	<ul style="list-style-type: none"> • Optional Employee AD&D matches Optional Term Life. Please review the Optional Term Life section for information.
<p>Optional Accidental Death & Dismemberment Spouse - 100% Employee Paid +</p>	<ul style="list-style-type: none"> • Purchase coverage equal to the Spouse Optional Life coverage that you elect. • Spouse coverage will be reduced as the employee ages by 35% at age 65 and 50% at age 70.
<p>Optional Accidental Death & Dismemberment Child - 100% Employee Paid +</p>	<ul style="list-style-type: none"> • Purchase coverage equal to the Child Optional Life coverage that you elect. • Coverage begins from live birth, and continues to age 19, if unmarried. If unmarried, dependent on you and a full-time student, coverage continues to age 25.

CUMMINS CONSTRUCTION COMPANY

**Short Term
Disability - 100%
Employee Paid
++**

- Your weekly Short Term Disability benefits will be 60% of your weekly pre-disability earnings, up to a maximum of \$1,500, less deductible sources of income. No medical questions asked if enrolling when first eligible. A late entrant is someone enrolling more than 31 days after they were first eligible.
- If you meet the definition of disability, your benefits will begin on the 15th day following a non-occupational injury or the 15th day following a non-occupational sickness. The maximum period of payment is 52 weeks. You are considered disabled when you are unable to perform the material and substantial duties of your regular occupation, you have a 20% or more earnings loss and you are under the regular care of a doctor.
- Deductible sources of income may include benefits from statutory plans, unemployment income, and salary continuation.
- The minimum weekly benefit is \$50.
- You are not covered for a disability caused by war or any act of war, declared or undeclared, an intentionally self-inflicted injury, active participation in a riot, and commission of a crime for which you have been convicted. Benefits are not payable for any period of incarceration as a result of a conviction.
- Your Employer has provided for the cost of your coverage by adding the premium amount to your earnings. As a result, the Short Term Disability plan is considered to be provided to you on a contributory basis with after-tax dollars, and benefits are considered nontaxable. Specific questions about tax-related matters should be referred to your tax or legal counsel or the IRS.

CUMMINS CONSTRUCTION COMPANY

Benefits, exclusions and provisions may vary by state. Refer to the Booklet-Certificate for details.

For your coverage to become effective, you must be actively at work on the effective date of the plan. If you apply for an amount that requires satisfactory evidence of insurability to the Prudential Insurance Company of America, you must be actively at work on the date of approval for the amount requiring satisfactory evidence of insurability.

* Important Notice: The acceleration of life insurance benefits offered under this certificate are intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986 (under IRC Section 101(g)). If the acceleration of life insurance benefits qualify for such favorable treatment, the benefits will be excludable from your income and not subject to Federal taxation. Tax laws relating to acceleration of life benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration of life insurance benefits that are excludable from income under Federal law.

+ This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

++ This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

++ **NORTH CAROLINA RESIDENTS:** For Disability coverage, THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

FOR RESIDENTS OF ALL STATES EXCEPT DISTRICT OF COLUMBIA, FLORIDA, KENTUCKY, NEW JERSEY, NEW YORK, PENNSYLVANIA, UTAH, VERMONT, VIRGINIA AND WASHINGTON -

WARNING: Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person, or knowing that he is facilitating commission of a fraud, submits incomplete, false, fraudulent, deceptive or misleading facts or information when filing an insurance application or a statement of claim for payment of a loss or benefit commits a fraudulent insurance act, is/may be guilty of a crime and may be prosecuted and punished under state law. Penalties may include fines, civil damages and criminal penalties, including confinement in prison. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or if the applicant conceals, for the purpose of misleading, information concerning any fact material thereto.

DISTRICT OF COLUMBIA RESIDENTS - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

FLORIDA RESIDENTS - Any person knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing false, incomplete, or misleading information is guilty of a felony of the third degree.

KENTUCKY RESIDENTS - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

NEW JERSEY RESIDENTS - Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

PENNSYLVANIA AND UTAH RESIDENTS - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any material fact thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

VERMONT RESIDENTS - Any person who knowingly presents a false or fraudulent claim for payment of a loss or knowingly makes a false statement in an application for insurance may be guilty of a criminal offense under state law.

CUMMINS CONSTRUCTION COMPANY

VIRGINIA RESIDENTS - Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person, or knowing that he is facilitating commission of a fraud, submits incomplete, false, fraudulent, deceptive or misleading facts or information when filing a statement of claim for payment of a loss or benefit may have violated state law, is guilty of a crime and may be prosecuted and punished under state law. Penalties may include fines, civil damages and criminal penalties, including confinement in prison. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or if the applicant conceals, for the purpose of misleading, information concerning any fact material thereto.

WASHINGTON RESIDENTS - Any person who knowingly provides false, incomplete, or misleading information to an insurance company for the purposes of defrauding the company commits a crime. Penalties include imprisonment, fines, and denial of insurance benefits.

++++ Group Term Life, Accidental Death & Dismemberment and Disability coverage(s) are issued by The Prudential Insurance Company of America, a New Jersey Company, 751 Broad Street, Newark, NJ 07102. Life Claims: 1-800-524-0542 and Disability Support: 1-800-842-1718. **Prudential, the Prudential logo and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.** This brochure is intended to be a summary of your benefits and does not include all plan provisions, exclusions and limitations. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any exclusions, limitations and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the terms of the Group Contract will govern. Contract provisions may vary by state. Contract Series: 83500. California COA #1179 NAIC # 68241