

Mister Car Wash Summary of Benefits

Life and AD&D Insurance

Group life insurance coverage can offer important financial protection

Most people agree that protecting their loved ones in the event of death is very important. Consider what would happen to your dependents if they no longer had your income to rely on. Life insurance can help your family maintain its standard of living as well as secure plans for college and retirement. With the right amount of life insurance, you'll know that your family's financial obligations will be covered.

Together with your employer, Lincoln Financial Group offers you an opportunity to purchase Optional Group Term Life and Accidental Death & Dismemberment (AD&D) Insurance for you and your dependents.

Eligibility	All active, full-time employees working a minimum of 30 regularly scheduled hours per week.
Waiting Period	You are eligible on the first of the month following 30 days of continuous, active employment.
Employee Benefit	<p>Employee Basic Term Life and AD&D: Coverage is equal to one times your base annual salary¹ rounded up to the next \$1,000. This amount may not exceed \$100,000.² Coverage is employer-paid.</p> <p>Employee Optional Term Life: You may purchase increments of \$25,000, rounded up to the next \$1,000 to a maximum \$150,000.² The monthly rate is based on amount selected and your age (see rate table for additional information).</p> <p>Employee Optional AD&D: You may purchase increments of \$10,000 rounded up to the next \$1,000, not to exceed the lesser of 10 times your base annual salary or \$500,000.²</p>
Dependent Spouse Benefit	<p>Optional Dependent Spouse Life: You may purchase increments of \$5,000 to a maximum \$75,000. The monthly rate is based on amount selected and your age (see rate table for additional information). The amount of Dependent Life Insurance coverage cannot be greater than 50% of the Employee Benefit.²</p>
Dependent Child Benefit	<p>Optional Dependent Child Life: Optional child coverage is equal to:</p> <ul style="list-style-type: none"> \$500 from birth to six months \$10,000 if at least six months but under 26 years. <p>The monthly rate is based on amount selected (see rate table for additional information).</p>
Family AD&D Coverage	<p>The employee must enroll in Family Accidental Death & Dismemberment (AD&D) coverage to elect Spouse or Child(ren) Family AD&D Coverage.</p> <p>You may choose to cover your dependent spouse and child(ren) under the Family AD&D plan. All eligible dependents will be covered. The Spouse and Child(ren) Family AD&D Coverage is a percentage of the employee coverage amount and is based on the employee's dependents.</p> <p>Your dependents are eligible for the following coverage:</p> <ul style="list-style-type: none"> Spouse Coverage without Child(ren): 50% of your coverage amount Spouse Coverage with Child(ren): 40% of your coverage amount

¹For the definition of your base annual salary, please see your plan booklet or contact your Human Resources department.

²The Employee Benefit is equal to the combined amount of the Basic Term Life and Optional Term Life coverage.

	<p>Child(ren) Coverage without Spouse: 15% of your coverage amount for each dependent child</p> <p>Child(ren) Coverage with Spouse: 10% of your coverage amount for each dependent child</p>
Evidence of Insurability	<p>Employee: A health statement is required if the amount of the increase is greater than \$150,000 or any increase at each annual enrollment.</p> <p>Spouse: A health statement is required if the amount of the increase is greater than \$25,000 or any increase at each annual enrollment.</p>
Conversion/Portability	<p>Conversion: If all or part of your employee and dependent life coverage ends, you may convert the amount that ends to an individual life insurance policy without medical evidence.</p> <p>Portability: If all or part of your basic, optional and optional dependent life coverage ends, you may continue all or part of the amount that ends, less any amounts converted to an individual policy. Portable group term life insurance is not available if coverage ends because the policy terminates.</p>
Waiver of Premium	Included with employer policy.
Employee Assistance Program (EAP)	As an employee covered under your employer's group life policy issued by Lincoln Financial Group, you are eligible for the EAP. These benefits include financial, legal, and family services and are available to you and your immediate family members. Employee Assistance Program ("Services") are provided by Morneau Shepell. Lincoln Financial Group does not insure or administer these services.
Travel Assistance	TravelConnect SM provides 24/7 access to medical and safety related services such as, medical assistance, medical evacuation and repatriation, natural disaster evacuation, travel assistance, worldwide destination intelligence, security – including political evacuation, and expatriate coverage to covered employees when traveling more than 100 miles from home. This program provides up to \$1,000,000 coverage for all associated benefits. TravelConnect SM services are provided by On Call International. On Call International must coordinate and provide all arrangements for eligible services to be covered. Terms, conditions, limitations and exclusions apply. Please review the Description of Services for full details.

Accidental Death & Dismemberment insurance provides a benefit when an injury resulting from an accident causes the death or other covered losses to the insured.

Please Note: Evidence of insurability may be required. Please see your Human Resources department or Benefits department for additional information.

The above information provides highlights of the insurance program. It does not and is not intended to cover the program in detail. Please refer to the policy for a complete description of the coverage, limitations, and exclusions.