



Group Accidental Death and Dismemberment Insurance

Group 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 Tutor Perini Corporation.

Eligibility

Definition of a Member	You are a member if you are an active employee of Tutor Perini Corporation and regularly working at least 30 hours each week. 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.
Class Definition	Class 3 - Members earning less than \$100,000 per year, other than Members in a collective bargaining unit, except Members in a collective bargaining unit at 1) Rudolph & Sletten, Inc. classified as Superintendent or Assistant Superintendent; or 2) Tutor Saliba Corporation classified as Superintendent
Eligibility Waiting Period	You are eligible on the first day that follows 30 consecutive days as a member. However, you are eligible for insurance on your first day as a member if an employment agreement between you and your employer provides for immediate insurance coverage under the employer's group insurance program.

Coverage Amount	For a covered accidental loss of life, your coverage amount is \$30,000. For other covered losses, a percentage of this benefit will be payable.
Age Reductions	Your coverage amount reduces to 65 percent at age 70 and to 50 percent at age 75.

Other Features

- Coma Benefit
- Expanded AD&D Package
- Family Benefits Package
- Seat Belt and Air Bag Benefits

This information is only a brief description of the group Basic AD&D insurance policy sponsored by Tutor Perini Corporation. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions

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and when The Standard and Tutor Perini Corporation 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 more complete details of coverage, contact your human resources representative.

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www.standard.com

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