

Voluntary Insurance Options

These are voluntary insurance plans available to you for your convenience. Your participation is entirely optional, and Reynolds does not contribute to the cost. You should carefully evaluate whether the coverage meets your individual needs before enrolling.

Accident & Critical Illness Insurances

You have the option to enroll in voluntary Accident Insurance and/or voluntary Critical Illness Insurance at RAIbenefits.com either **during annual Open Enrollment or as a New Hire**. Both plans pay you a cash benefit for covered services. Both plans also come with an annual \$100 Health Screening Benefit (HSB).

- **Voluntary Accident Insurance** — Provides a lump-sum benefit to help cover out-of-pocket costs following a covered incident. The benefit amount varies by covered event and services.
- **Voluntary Critical Illness Insurance** — Provides a lump-sum payment if you or a covered family member experiences a covered critical illness. You can choose a coverage amount of up to \$10,000, \$20,000, or \$30,000. The amount of the benefit payout varies by illness. If dependent coverage is elected, your covered spouse/domestic partner will receive the same level of coverage, while dependent children will be covered at 50% of your chosen benefit amount.

You don't need to be enrolled in a Reynolds medical plan or complete a health questionnaire to elect Accident Insurance and/or Critical Illness Insurance. Premiums are deducted from your pay after tax, and any payments you receive from the insurance are tax free.

Visit metlife.com/info/reynolds to review all your MetLife voluntary benefits options, their costs, and detailed descriptions of the financial support you can receive.

Voluntary Life and AD&D Insurances

You can learn more and **enroll anytime** in the following insurances at RAIVoluntaryBenefits.com.*

- **Group Universal Life (GUL) Insurance** — GUL provides a death benefit. Coverage amounts of 1x – 5x your annual base pay (rounded up to the next \$10,000), up to a maximum of \$3,000,000, are available.
- **Dependent Life Insurance** — The plan provides coverage up to a maximum of \$250,000 (in multiples of \$10,000) for your spouse/domestic partner, and coverage of \$5,000 or \$10,000 for eligible children (ages 14 days – 26 years).
- **Accidental Death & Dismemberment (AD&D)** — Coverage amounts of 1x – 5x your annual base pay (rounded up to the next \$10,000), up to a maximum of \$1,500,000, are available. You have the option to purchase family coverage that pays a benefit based on a percentage of your coverage amount.

Group Auto, Renters' and Home Insurances

Group coverage is available from Farmers Auto & Home at discounted rates and could save you money. You pay the full cost for this coverage, and **enrollment is available year-round**. Visit farmers.com/groupselect or call **800-438-6381** to get a quote.

* Evidence of Insurability may be required. Visit RAIVoluntarybenefits.com > [Learn More > When You Can Enroll](#).

Designate Beneficiaries

Many of the voluntary insurances include benefits that are payable to others — so it's important to name beneficiaries when you enroll and to review and update your beneficiaries annually. You can contact the vendor directly to update beneficiaries or access vendor websites using single sign-on through Employee Central.

Reynolds American does not exercise discretion or control over eligibility or benefit determinations, and it does not otherwise sponsor, maintain, insure, or administer this coverage as an employee benefit plan. These benefits are intended to satisfy the conditions for a "voluntary plan" under the Department of Labor's rules, and are not subject to the Employee Retirement Income Security Act of 1974 ("ERISA"). All questions and disputes related to these coverages are governed by the terms of the applicable insurance policy or certificate and should be directed to the insurer.