

ExecuPharm, Inc.

Pharmaceutical, Biotech and CRO Recruitment and Placement

LIFE/AD&D AND DISABILITY BENEFITS

Life and AD&D - Effective June 1, 2008	CIGNA
Benefit	\$50,000
Reduction Schedule	To 65% at Age 65 To 50% at Age 70

ExecuPharm will pay 100% of the premium

Voluntary Life insurance available for employee, spouse & children
Employee Voluntary Life guarantee issue (No questions) \$100,000
Employees Pay 100% of the premium for Voluntary Benefits

Short Term Disability - Effective June 1, 2008	CIGNA
Weekly Benefit	60%
Maximum Benefit	\$2,500
Elimination Period (Wait)	
Injury	7 Days
Sickness	7 Days
Benefit Duration	12 Weeks

ExecuPharm will pay for 50% of the premium

Premiums will be taken on a post tax basis

50% of benefit would be tax free during disability period

Long Term Disability - Effective April 1, 2008	CIGNA
Monthly Benefit	60%
Maximum Benefit	\$15,000
Elimination Period	90 Days
Survivor Benefit	3 Months
Benefit Duration	To Age 65

ExecuPharm will pay 100% of the premium

Plan details and plan summaries will be available at Open Enrollment

Questions? Call Employee Benefit Services

1-866-974-2760

