



TheStandard®

flex™

Group Life, AD&D and Dependents Insurance

FOR EMPLOYEES OF FLEXTRONICS INTERNATIONAL USA, INC.

Answers to your questions about coverage from Standard Insurance Company



STANDARD INSURANCE COMPANY

About This Booklet

This booklet is designed to answer some common questions about the group Basic and Additional Life insurance, Basic and Additional Accidental Death and Dismemberment (AD&D), and Dependents Life and AD&D insurance coverage being offered by Flextronics to eligible employees. It is not intended to provide a detailed description of the coverage.

A group insurance certificate containing a detailed description of the insurance coverage will be made available to you, including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the *group policy* issued by Standard Insurance Company. Neither the certificate nor the information presented in this booklet modifies the *group policy* or the insurance coverage in any way. If you have additional questions, please contact your human resources representative.

Please note that defined terms and provisions from the *group policy* are italicized in this booklet.



Group Life, AD&D and Dependents Life Insurance

It's not easy to think about, but what if you suddenly died? Your family could be faced with house payments, unpaid bills, childcare and other expenses just to maintain their current lifestyle. Could your family live without your income? Would your family be able to cover the medical expenses associated with a terminal illness or with burial and funeral expenses?

You make a great investment in your family. You spend time with them. You care for them. You work for them. And if you're not there for them, you want them protected. Flextronics provides you with a basic amount of Group Life insurance to help protect your loved ones in the event of your death. Since every employee's needs are different, Flextronics also provides you with the opportunity to apply for Additional Life insurance from The Standard. The advantages to you and your loved ones include:

- **Choice.** You decide how much coverage you need from the range of amounts available.
- **Flexibility.** If your needs change, you can request to change the amount of coverage. Increases in coverage may require *evidence of insurability*.
- **Convenience.** With premiums deducted directly from your paycheck, you don't have to worry about mailing monthly payments.
- **Peace of Mind.** You can take comfort and satisfaction in knowing that you have done something positive for your family's future.

Commonly Asked Questions

The following information provides details to give you a better understanding of group insurance available from The Standard.

Am I eligible for this coverage?

To be eligible for this plan you must be:

- A regular status employee of Flextronics International USA, Inc. or Flextronics America, LLC (excluding union employees working at what was formerly known as Multek Flexible Circuits, temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors)
- Regularly scheduled to work at least 30 hours each week
- On the Flextronics U.S. payroll

You become eligible for coverage on the first day of the calendar month following the date you become an employee described above.

Are my spouse or domestic partner and children eligible for this coverage?

Under this plan:

- An eligible *spouse/domestic partner* is defined as your lawful spouse or your domestic partner (an individual with whom you have completed an affidavit of declaration of domestic partnership, submitted that affidavit to your *employer*, and filed that affidavit for public record if required by law; or an individual recognized as your domestic partner under California state law).

- An eligible *child* is defined as your child from live birth through age 25. A child includes the following, if they otherwise meet the definition of a *child*: your natural or adopted child; the child of your *spouse/domestic partner*, if living in your home; a child who is dependent on you for main support and living with you in a regular parent-child relationship.
- Your *spouse/domestic partner* or *child* will not be eligible for coverage if they are a full-time member of the armed forces of any country.

Your *spouse/domestic partner* becomes eligible on the later of (a) the date you become eligible for Basic Life insurance, and (b) the date you acquire a *spouse* or meet the *domestic partner* eligibility requirements.

Your *children* become eligible on the later of (a) the date you become eligible for Basic Life insurance, and (b) the date you acquire your first *child*.

Note: *Disabled children* may be covered beyond the limiting ages if, within 31 days after the date on which insurance would otherwise end because of the *child's* age, you give The Standard proof that your *child* is *disabled*. Refer to the Certificate of Insurance for details.

When does insurance go into effect?

The effective date of your coverage depends on when you and your *dependents* become eligible, when you apply and whether you and your *dependents* are required to provide *evidence of insurability*.

Basic Life insurance and Basic AD&D insurance become effective on the date you become eligible, as described above. Amounts of Basic coverage in excess of the *guarantee issue amount* are effective on the date The Standard approves your *evidence of insurability*.

All other coverage becomes effective on the following applicable date, provided you apply for coverage and agree to pay premiums:

- If you apply prior to or within 31 days after you become eligible, coverage is effective on the later of (a) the date you become eligible, and (b) the date you apply.
- If you apply during an annual enrollment period, coverage is effective on the following January 1.
- If you apply within 31 days of a *family status change*, coverage is effective on the later of (a) the date you apply, and (b) the date of the *family status change*.

However, Life coverage amounts for you and your *dependents* which are subject to medical underwriting approval (as described below) will not become effective until The Standard approves *evidence of insurability*.

In every case, you must meet the *active work* requirement before your insurance becomes effective.

When do my dependents and I have to provide information regarding our medical histories?

Children are never required to provide *evidence of insurability*, regardless of when you apply for their coverage.

If you apply for Life coverage for yourself and your *spouse/domestic partner* within 31 days of becoming eligible and meet the *active work* requirement, you and your *spouse/domestic partner* will automatically qualify for up to a set amount of insurance coverage called the *guarantee issue amount*. This means that you and your *spouse/domestic partner* will not have to answer medical questions to purchase coverage up to this amount.

If you apply for coverage for yourself and your *spouse/domestic partner* more than 31 days after becoming eligible or if you determine that more than the *guarantee issue amount* is needed, satisfactory *evidence of insurability* is required. You and your *spouse/domestic partner* will need to complete and submit a Medical History Statement. In some cases, we may request additional medical information or a physical exam. Coverage will not become effective until the *evidence of insurability* is approved by The Standard.

Guarantee issue amounts are as follows:

- For your Basic Life and AD&D insurance: \$2,000,000
- For your Additional Life insurance: The lesser of 2 times your *annual earnings*, or \$500,000
- For Dependents Life insurance for your *spouse/domestic partner*: \$50,000

Evidence of insurability is required to become insured for any amount of Additional Life for you and Dependents Life for your *spouse/domestic partner*, if you apply more than 31 days after becoming eligible for the coverage. *Evidence of insurability* also is required for any elective increase in coverage and reinstatement of terminated coverage.

Evidence of insurability is never required to become insured for Additional AD&D or Dependents AD&D coverage.

How do I apply?

As a regular status employee, you can apply for Additional Life insurance for yourself and eligible dependents through the Flextronics Human Resources Self Service portal (HRSS). Employees who do not have intranet access will be required to complete and submit a timely Benefits Enrollment form. As a new hire, you have 31 days from your benefits eligibility date (first of the month following your date of hire) to apply for any additional Life coverage (up to the *guarantee issue amount*) without submitting *evidence of insurability*. If you do not apply for additional Life and AD&D coverages when you first become eligible, you may only apply during annual enrollment periods and *family status changes*.

If you have questions or need more information about applying for coverage, please contact your Human Resources representative. You may also call The Standard's customer service line at 1.877.889.1332 or visit www.standard.com/mybenefits/flextronics_a to learn more about your benefit options.

What is the active work requirement?

Active work means performing with reasonable continuity, the material duties of your own occupation at your *employer's* usual place of business. You must be capable of *active work* on the day before the scheduled effective date of your insurance or your insurance will not become effective as scheduled. If you are not *actively at work* on the day before the scheduled effective date of insurance including Dependents Life and AD&D insurance, your insurance will not become effective until the day after you complete one full day of *active work* as an eligible employee.

How much Life coverage may I get for myself and my dependents?

Basic Life Coverage Amount for Employee

Flextronics provides employer-paid Basic Life insurance to eligible employees. The Basic Life benefit is equal to 2 times the employee's *annual earnings*, subject to a maximum of \$3,000,000.

If you wish to limit the amounts of your Basic coverage to \$50,000 (to avoid imputed income), contact your human resources representative to obtain a waiver form. For the waiver of coverage to be valid, this form must be signed by you and notarized, signed by a representative of Flextronics, and returned to The Standard.

Additional Life Coverage Amounts for Employee

Eligible employees may apply for Additional Life insurance as a multiple of *annual earnings*. The Additional Life benefit options available are 1, 2, 3, 4 or 5 times the employee's *annual earnings*, subject to a maximum of \$3,000,000 when combined with the Basic Life insurance benefit.

Dependents Life Coverage Amounts for Spouse/Domestic Partner

Dependents Life coverage for *spouse/domestic partner* is available in increments of \$5,000, from \$10,000 to a maximum of \$100,000. This amount may not exceed 100 percent of the employee's combined Basic and Additional Life coverage.

Dependents Life Coverage Amounts for Children

Employees may apply for one of the following amounts of Dependents Life coverage for their eligible *children*: \$5,000, \$10,000, \$15,000, \$20,000 or \$25,000. This amount may not exceed 100 percent of the employee's combined Basic and Additional Life coverage.

What Accidental Death and Dismemberment (AD&D) benefits are included?

The amount of Basic (*employer-paid*) AD&D coverage is equal to the amount of the employee's Basic Life insurance. Employees may apply for Additional AD&D insurance in multiples of *annual earnings*. The Additional AD&D benefit options available are 1, 2, 3, 4 or 5 times the employee's *annual earnings*, subject to a maximum of \$3,000,000 when combined with the Basic AD&D insurance benefit.

Employees electing Additional AD&D insurance may also elect to cover their eligible family members for Dependents AD&D insurance. Under this family coverage, a *spouse/domestic partner* will be insured for 50 percent of the employee's Additional AD&D amount. Any eligible *children* will be insured for 20 percent of the employee's Additional AD&D amount (not to exceed \$10,000 per *child*).

Employees must elect Employee Additional AD&D coverage in order to elect Dependents AD&D coverage. Employee Additional AD&D coverage can be elected independently of Employee Additional Life insurance.

Evidence of insurability is not required to become insured for Additional AD&D insurance.

With AD&D insurance, you or your *beneficiaries* may be eligible to receive an additional amount in the event of your death or dismemberment as a result of an accident. Under the Dependents AD&D coverage, a benefit may be paid to you or your *dependent* in the event of your *dependent's* accidental death or dismemberment.

The amount of the *AD&D insurance benefit* or *Dependents AD&D insurance benefit* for covered *losses* is a percentage of the amount of the AD&D insurance or Dependents AD&D coverage amount on the date of the accident, as shown below:

| Loss | Percentage Payable |
|--|--------------------|
| Life | 100% |
| One hand or one foot | 50% |
| Sight in one eye, speech or hearing in both ears | 50% |
| Two or more <i>losses</i> listed above | 100% |
| Thumb and index finger on the same hand | 25% |
| Quadriplegia | 100% |
| Hemiplegia | 50% |
| Paraplegia | 50% |

The *loss* must occur due to an accident and independently of all other causes, within 365 days after the accident. *Loss* of life must be evidenced by a certified copy of the death certificate. All other *losses* must be certified by a *physician* in the appropriate specialty as determined by The Standard.

How are my annual earnings figured?

Annual earnings is defined as the employee's annual base earnings from the *employer* in effect on the employee's last full day of *active work*, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000.

Annual earnings include contributions made through a salary reduction agreement to a 401(k), 403(b), 408(k) or 457 deferred compensation arrangement or an executive nonqualified deferred compensation arrangement, and amounts contributed to fringe benefits according to a salary reduction agreement under an IRC Section 125 plan. It does not include bonuses, commissions, overtime pay, differential pay, the *employer's* contributions to a deferred compensation arrangement or pension plan, or any other extra compensation.

Note: For purposes of calculating premium owed, *annual earnings* will be frozen each January 1.

How much coverage do I need?

It can be difficult to determine the amount of insurance you need. Each family has its own unique set of circumstances, combined with needs that may arise with the unexpected loss of life. Use the worksheet below in calculating the amount of Life insurance coverage you may need. The final total is the amount of Additional Life insurance you might want to consider applying for to meet your obligations. Once you determine how much coverage you need, follow the enrollment procedures established for your company.

| Immediate Needs | You | Your Spouse/ Domestic Partner |
|---|------------|--|
| Medical and hospital expenses | \$ _____ | \$ _____ |
| Funeral/Burial expenses | _____ | _____ |
| Taxes: | | |
| Federal and state income taxes | _____ | _____ |
| Property taxes | _____ | _____ |
| Federal and state estate taxes | _____ | _____ |
| Loans/Debts requiring payment upon death | _____ | _____ |
| Long Term Needs | | |
| Mortgage | \$ _____ | \$ _____ |
| Debts (credit cards, car and student loans, etc.) | _____ | _____ |
| Educational/Vocational fund | _____ | _____ |
| Childcare expenses | _____ | _____ |
| Emergency fund for unforeseen expenses | _____ | _____ |
| Income Replacement | | |
| <i>Consider the income needed to support your family and the number of years they will need that support.</i> | | |
| | \$ _____ | \$ _____ |
| Total Income Needs | | |
| <i>Add together all of the above.</i> | | |
| | \$ _____ | \$ _____ |
| Available Resources | | |
| Existing life insurance coverage | \$ _____ | \$ _____ |
| Other assets such as 401(k), stocks, bonds, etc. | _____ | _____ |
| Total Available Resources | | |
| <i>Add together all of your available resources.</i> | | |
| | \$ _____ | \$ _____ |
| Total Additional Life Insurance Needed | | |
| <i>Subtract the amount of your total available resources from your total income needs.</i> | | |
| | \$ _____ | \$ _____ |

How much does coverage cost?

The monthly premium rate for Additional Life insurance is indicated in the table below. Premiums for this coverage will be deducted directly from the employee's paycheck.

Note: For purposes of calculating benefit amounts for premium payment only, *annual earnings* will be based on the employee's *annual earnings* in effect on the preceding January 1. Changes in premium due to a change in *annual earnings* or age are effective on the January 1 coinciding with or next following the date of the change in earnings or age.

| Age | Non-Tobacco User Rate | Tobacco User Rate | Rate Mode |
|--------------|-----------------------|-------------------|-------------|
| 29 and under | 0.06 | 0.09 | Per \$1,000 |
| 30 - 34 | 0.08 | 0.11 | Per \$1,000 |
| 35 - 39 | 0.09 | 0.14 | Per \$1,000 |
| 40 - 44 | 0.12 | 0.19 | Per \$1,000 |
| 45 - 49 | 0.19 | 0.29 | Per \$1,000 |
| 50 - 54 | 0.35 | 0.52 | Per \$1,000 |
| 55 - 59 | 0.55 | 0.80 | Per \$1,000 |
| 60 - 64 | 0.73 | 1.05 | Per \$1,000 |
| 65 - 69 | 1.27 | 1.70 | Per \$1,000 |
| 70 and older | 2.06 | 2.70 | Per \$1,000 |

To calculate premium

| | Enter your selection | Example: Employee age 38 on January 1 |
|---|----------------------|---------------------------------------|
| 1. Enter your base annual salary on Line 1. (<i>Annual earnings</i> must be rounded up to the next higher multiple of \$1,000, if not already a multiple of \$1,000 (e.g. 55,393 = 56,000)) | Line 1: _____ | \$56,000 |
| 2. Enter multiple elected on Line 2. (e.g. 1x to 5x) | Line 2: _____ | 2 |
| 3. Multiply Line 1 by Line 2 and enter on Line 3. (This is the amount you have elected.) | Line 3: _____ | \$112,000 |
| 4. Divide Line 3 by \$1,000 and enter on Line 4. | Line 4: _____ | 112 |
| 5. Select your rate from the table above (Tobacco or Non-Tobacco) and enter on Line 5. | Line 5: _____ | \$.09 |
| 6. Multiply Line 4 by Line 5. (This is the estimated monthly cost) | Line 6: _____ | \$10.08 |

Employees paid on a semi-monthly basis can determine their semi-monthly premium deductions by calculating the monthly cost (from line 6. above), then dividing by 2.

Employees paid on a bi-weekly basis can determine their bi-weekly premium deductions as follows: Calculate the monthly cost (from line 6. above), then multiply that amount by 12, and divide it by 26.

Employees paid on a weekly basis can determine their weekly premium deductions as follows: Calculate the monthly cost (from line 6. above), then multiply that amount by 12, and divide it by 52.

Spouse/Domestic Partner Life Rates

The monthly premium rate for Dependents Life insurance for *spouses/domestic partners* is indicated in the table below. Premiums for this coverage will be deducted directly from the employee's paycheck. A change in premium rate due to a change in the *spouse/domestic partner's* age is effective on the January 1 coinciding with or next following the date of the change in age.

| Spouse's/DP's Age (as of January 1) | Rate (per \$1,000 of coverage) |
|-------------------------------------|--------------------------------|
| <30 | \$0.060 |
| 30 to 34 | \$0.080 |
| 35 to 39 | \$0.097 |
| 40 to 44 | \$0.130 |
| 45 to 49 | \$0.205 |
| 50 to 54 | \$0.367 |
| 55 to 59 | \$0.583 |
| 60 to 64 | \$0.767 |
| 65 to 69 | \$1.270 |
| 70+ | \$2.060 |

To calculate the premium for *spouse/domestic partner*

Enter your selection

Example: *Spouse*
age 32 on January 1

- Amount elected – write the amount of Dependents Life coverage requested for your *spouse/domestic partner*.
Line 1: _____ \$25,000
- Divide Line 1 by \$1,000 and enter on Line 2.
Line 2: _____ 25
- Select your rate from the table above and enter on Line 3.
Line 3: _____ \$0.097
- Multiply Line 2 by Line 3.
Line 4: _____
\$2.43 (This is the estimated monthly cost)

Employees paid on a semi-monthly basis can determine their semi-monthly premium deductions by calculating the monthly cost (from line 4. above), then dividing by 2.

Employees paid on a bi-weekly basis can determine their bi-weekly premium deductions as follows: Calculate the monthly cost (from line 4. above), then multiply that amount by 12, and divide it by 26.

Employees paid on a weekly basis can determine their weekly premium deductions as follows: Calculate the monthly cost (from line 4. above), then multiply that amount by 12, and divide it by 52.

Child Life Rate

The monthly premium rates for Dependents Life insurance for *children* are listed below. Premiums for this coverage will be deducted directly from the employee's paycheck.

Option 1: \$5,000

\$0.90 per member per month, regardless the number of dependent *children*

Option 2: \$10,000

\$1.80 per member per month, regardless the number of dependent *children*

Option 3: \$15,000

\$2.70 per member per month, regardless the number of dependent *children*

Option 4: \$20,000

\$3.60 per member per month, regardless the number of dependent *children*

Option 5: \$25,000

\$4.50 per member per month, regardless the number of dependent *children*

Employee and Spouse/Domestic Partner AD&D Rates

Use the following rates to determine the per pay period premium for the Additional AD&D insurance you elect. The rate you use will depend on whether you choose AD&D coverage for yourself only or for yourself and your family:

- **Employee-only coverage:** The monthly premium rate is \$0.023 per \$1,000 of your AD&D insurance amount.
- **Employee and family coverage:** The monthly premium rate is \$0.033 per \$1,000 of your AD&D insurance amount.

Premiums will be deducted directly from the employee's paycheck.

Note: For purposes of calculating benefit amounts for premium payment only, *annual earnings* will be based on the employee's *annual earnings* in effect on the preceding January 1.

| To calculate employee-only premium | Enter your selection | Example: Employee age 38 on January 1 |
|---|------------------------|---------------------------------------|
| 1. Enter your base annual salary on Line 1. (<i>Annual earnings</i> must be rounded up to the next higher multiple of \$1,000, if not already a multiple of \$1,000 (e.g. 55,393 = 56,000)) | Line 1: _____ | \$56,000 |
| 2. Enter multiple elected on Line 2. (e.g. 1x to 5x) | Line 2: _____ | 2 |
| 3. Multiply Line 1 by Line 2 and enter on Line 3. (This is the amount you have elected.) | Line 3: _____ | \$112,000 |
| 4. Divide Line 3 by \$1,000 and enter on Line 4. | Line 4: _____ | 112 |
| 5. The employee-only coverage rate is entered on Line 5. | Line 5: <u>\$0.023</u> | \$0.023 |
| 6. Multiply Line 4 by Line 5. (This is the estimated monthly cost) | Line 6: _____ | \$2.58 |

Employees paid on a semi-monthly basis can determine their semi-monthly premium deductions by calculating the monthly cost (from line 6. above), then dividing by 2.

Employees paid on a bi-weekly basis can determine their bi-weekly premium deductions as follows: Calculate the monthly cost (from line 6. above), then multiply that amount by 12, and divide it by 26.

Employees paid on a weekly basis can determine their weekly premium deductions as follows: Calculate the monthly cost (from line 6. above), then multiply that amount by 12, and divide it by 52.

To calculate employee and family coverage premium

| | Enter your selection | Example |
|---|----------------------------|-----------|
| 1. Enter your base annual salary on Line 1. (<i>Annual earnings</i> must be rounded up to the next higher multiple of \$1,000, if not already a multiple of \$1,000 (e.g. 55,393 = 56,000)) | Line 1: _____ | \$56,000 |
| 2. Enter multiple elected on Line 2. (e.g. 1x to 5x) | Line 2: _____ | 2 |
| 3. Multiply Line 1 by Line 2 and enter on Line 3. (This is the amount elected by you.) | Line 3: _____ | \$112,000 |
| 4. Divide Line 3 by \$1,000 and enter on Line 4. | Line 4: _____ | 112 |
| 5. The employee and family coverage rate is entered on Line 5. | Line 5: <u> \$0.033 </u> | \$0.033 |
| 6. Multiply Line 4 by Line 5. (This is the estimated monthly cost) | Line 6: _____ | \$3.70 |

Employees paid on a semi-monthly basis can determine their semi-monthly premium deductions by calculating the monthly cost (from line 6. above), then dividing by 2.

Employees paid on a bi-weekly basis can determine their bi-weekly premium deductions as follows: Calculate the monthly cost (from line 6. above), then multiply that amount by 12, and divide it by 26.

Employees paid on a weekly basis can determine their weekly premium deductions as follows: Calculate the monthly cost (from line 6. above), then multiply that amount by 12, and divide it by 52.

Are there Age Reductions?

Under this plan, Basic Life, Basic AD&D and Additional Life coverage amounts for employees reduce to a percentage of the original amounts, as shown below. A change in coverage amount due to a change in age is effective on the January 1 coinciding with or next following the date of the change in your age. Basic Life, Basic AD&D and Additional Life insurance for employee:

| Employee's Age | Percentage |
|----------------|------------|
| 65 through 69 | 65% |
| 70 through 74 | 45% |
| 75 through 79 | 30% |
| 80 or older | 20% |

After your insurance amounts are reduced due to a change in your age, they are rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000.

How are benefits paid?

For amounts of less than \$25,000, The Standard issues a check to each designated *beneficiary*. The Standard pays amounts of \$25,000 or more to each designated *beneficiary* by depositing funds into Standard Secure Access — a convenient, no fee, interest-bearing draft account.

With Standard Secure Access, each *beneficiary* receives a personalized checkbook and has complete control of the account. *Beneficiaries* can write checks as needed or for the full amount. This arrangement allows *beneficiaries* to earn competitive interest rates on their benefits while they take the necessary time to consider financial decisions and evaluate their choices.

What happens if I become totally disabled and can't work?

The Standard will continue your Basic Life, Additional Life and Dependents Life insurance without premium payments if you:

- Become *totally disabled* while insured under the *group policy* and under age 60
- Complete the *waiting period* of 180 days
- Provide The Standard with satisfactory proof of *total disability*

The *Waiver of Premium* provision does not apply to AD&D insurance.

What happens if I become terminally ill?

Under the *Accelerated Benefit* provision, you may be eligible to receive up to 75 percent or a maximum of \$500,000, whichever is less, of your Basic Life and Additional Life insurance coverage if you become terminally ill, have a life expectancy of less than 12 months and meet other eligibility requirements. This benefit is also available to your *spouse/domestic partner* and *children*, if they are insured for Dependents Life insurance.

This benefit allows you to use the proceeds as you desire — whether to cover medical expenses or to maintain your quality of life. The amount of Life insurance payable upon your death is reduced by the *Accelerated Benefit* paid and an interest charge. However, to help protect your *beneficiaries*, The Standard will pay at least 10 percent of the original Basic and Additional Life coverage amount at that time even if interest charges on the accelerated amount would have exhausted the remaining benefits over time.

Are there any other benefits with coverage from The Standard?

Repatriation Benefit

The Standard pays an additional benefit, the *Repatriation Benefit*, if you die more than 200 miles from your primary place of residence. The Standard will pay for expenses, up to a benefit maximum, incurred to transport your body to a mortuary near your primary place of residence.

Travel Assistance

The Standard includes a travel assistance program that provides a full range of 24-hour medical, legal and travel assistance services to you and your dependents when you travel more than 100 miles from home or in a foreign country.

Beneficiary Financial Counseling

This benefit provides significant financial expertise to *beneficiaries* of Life insurance and individuals receiving an *Accelerated Benefit*. *Beneficiaries* and individuals can call an 800 line with financial questions for up to one year from the date the benefit is paid. They can even request a personalized financial plan. These services are provided by a certified financial planner. In addition, *beneficiaries* and individuals will receive a helpful guide to the different types of investments and portfolios and a glossary of financial terms.

Other AD&D Benefits

AD&D coverage includes the following additional benefits when an *AD&D insurance benefit* is payable:

- **Seat Belt Benefit.** The *Seat Belt Benefit* provision provides an additional benefit in the event you die as a result of an *automobile* accident and you were properly wearing and using a *seat belt system*. This benefit is also provided for *dependents* insured for Dependents AD&D insurance.
- **Air Bag Benefit.** The *Air Bag Benefit* provides an additional benefit in the event you die as a result of an *automobile* accident for which a *Seat Belt Benefit* is payable and the *automobile* is equipped with an *air bag system* which deployed as evidenced by a police accident report and you were seated in the driver's or passenger's seat intended to be protected by the *air bag system*. This benefit is also provided for *dependents* insured for Dependents AD&D insurance.
- **Family Benefits Package.** The Family Benefits Package includes the *Child Care Benefit*, *Higher Education Benefit* and *Career Adjustment Benefit*. It provides your eligible family members with additional financial help for childcare, college or career training.
- **Occupational Assault.** The *Occupational Assault* provision provides an additional benefit if you suffer death or dismemberment as a result of an act of workplace physical violence that is punishable by law.
- **Public Transportation.** The *Public Transportation* provision provides an additional benefit in the event of death as a result of an accident that occurs while you are riding as a fare-paying passenger on *public transportation*.

What are the exclusions?

Additional Life insurance and Dependents Life insurance include an exclusion for death resulting from suicide or other intentionally self-inflicted *injury* while sane or insane. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death.

AD&D insurance benefits and *Dependents AD&D insurance benefits* are not payable for death or dismemberment caused or contributed to by:

- *War* or act of *war*, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Suicide or other intentionally self-inflicted *injury* while sane or insane
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a *physician*
- *Sickness* or *pregnancy* existing at the time of the accident

- Heart attack or stroke
- Medical or surgical treatment for any of the above
- With respect to Additional AD&D and Dependents AD&D insurance, boarding, leaving or being in or on any kind of aircraft (except as a fare paying passenger on a commercial aircraft)

When does coverage end?

Life coverage ends automatically on the earliest of the following:

- The date the last period ends for which a premium was paid for your Life insurance (except if premiums are waived while *totally disabled*)
- The date your employment terminates
- The date the *group policy* terminates
- The date you cease to be an eligible employee; however, insurance may continue for limited periods under certain circumstances

Dependents Life coverage for your *spouse/domestic partner* and *children* ends automatically on the earliest of the following:

- Five months after the date you die
- The date your Group Life insurance ends
- The date the Dependents Life insurance terminates under the *group policy*
- The date the last period ends for which a premium was paid for your Dependents Life insurance
- When the *dependent* ceases to be an eligible *dependent*
- For your *spouse/domestic partner*, the date of your divorce or termination of your domestic partnership
- For a *child* who is *disabled*, 90 days after The Standard mails you a request for proof of *disability*, if proof is not given

AD&D insurance and Dependents AD&D insurance for you and your *dependents* will automatically end on the earliest of the following:

- The date your Group Life insurance ends
- The date your *Waiver of Premium* begins
- The date the AD&D insurance or Dependents AD&D insurance terminates under the *group policy*
- The date the last period ends for which a premium was paid for AD&D or Dependents AD&D insurance
- When the *dependent* ceases to be an eligible *dependent*
- For your *spouse/domestic partner*, the date of your divorce or termination of your domestic partnership
- For a *child* who is *disabled*, 90 days after The Standard mails you a request for proof of *disability*, if proof is not given
- The date your employment terminates

If my Life insurance ends or is reduced, may I convert to an individual policy?

If your Life insurance from The Standard ends or is reduced for any reason other than failure to pay premiums, you may be able to convert the terminated coverage to certain types of individual Life insurance policies without providing *evidence of insurability*. You must apply for conversion and pay the required premium within 31 days after group coverage ends or is reduced. This conversion option is also available to *dependents* insured for Dependents Life insurance. AD&D coverage may not be converted under this provision.

May I buy group life insurance coverage after I leave my employer?

If your insurance ends because your employment terminates, you may be eligible to buy group Life insurance from The Standard through the *Portability of Insurance* provision, assuming you meet the eligibility requirements. Please see your human resources representative for additional information.

What if I have additional questions?

If you have questions or need more information about applying for coverage, please contact your Human Resources representative. You may also call The Standard's customer service line at 1.877.889.1332 or visit www.standard.com/mybenefits/flextronics_a to learn more about your benefit options.

About Standard Insurance Company

Flextronics has chosen Standard Insurance Company to provide group Life and AD&D coverage to eligible employees. The Standard has earned a solid reputation for its quality products, superior customer service, expert resources, steady growth, innovation and strong financial performance. Founded in 1906, The Standard has developed a national presence in the employee benefits industry, providing customers with group and individual disability insurance and retirement plans, and group life and dental insurance. Just as others count on you, you can count on The Standard for insurance in a time of need. Talk with your Benefits Department for more information about group Life and AD&D insurance from The Standard.



TheStandard®

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204
www.standard.com