



NATIONAL LIFE GROUP OFFERS ELIGIBLE EMPLOYEES THE FOLLOWING BENEFITS

The following is a brief overview of benefits offered to National Life Group employees. Employees are provided with benefit plan descriptions, eligibility definitions, and enrollment instructions. All benefits and services are subject to change. Questions should be directed to the Human Resources staff by calling 802-229-3333.

MEDICAL INSURANCE

5 medical plan options are available to eligible employees and their dependents. Plans cover a range of services, including preventative care, physician services, hospital care, mental health and substance abuse treatment. Prescription drug coverage is included in each plan.

DENTAL INSURANCE

Helps pay for preventive care to maintain healthy teeth and gums, with a broad range of dental and orthodontic services for eligible employees and their dependents.

VISION ACCOUNT

The benefit helps pay for covered eye exams, lenses and eyeglass frames, providing a maximum amount available annually for eligible employees and their dependents.

EMPLOYEE ASSISTANCE PROGRAM

Provides confidential professional assistance to employees and their eligible dependents in dealing with personal problems that may influence health, well-being, or work-effectiveness. Services include personal, legal and financial counseling, eldercare and child care referral services.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT

With an FSA, pre-tax dollars can be used to pay for eligible healthcare expenses not covered by medical plans. This includes co-pays, deductibles and co-insurance amounts.

GROUP LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

— National Life Group provides life insurance and Accidental Death & Dismemberment Insurance coverage at no cost to eligible employees. If more coverage than the Company provides is needed, employees have the option to purchase additional coverage.

SHORT TERM DISABILITY — Eligible employees may receive for up to 26 weeks 65% of their regular salary for a certified disability. This coverage is provided at no cost to employees.

LONG TERM DISABILITY — Eligible employees are provided at no cost a Basic LTD Benefit that provides 60% of their regular pay in the event of a disability that extends beyond the 26 weeks covered by Short Term Disability. There is an option to purchase an additional 10% of salary continuation.

ADOPTION ASSISTANCE — After one year of employment eligible employees may receive reimbursement for qualified adoption expenses up to a maximum amount.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

With this type of FSA, you can use your pre-tax contributions to pay for eligible expenses for qualified child or adult dependents.

NEAR-SITE DISCOUNTED DAY CARE

Located less than a half mile from the office building.

RETIREMENT BENEFITS

A pension plan and 401k plan are offered to eligible employees.

FREE, NO-OBLIGATION FINANCIAL CONSULTATION

Provided by on-site agents.

DEVELOPMENT OPPORTUNITIES

Includes Tuition Reimbursement, On-site and off-site Training Programs, Internal Job Posting Program, LOMA's Fellowship Life Management Institute (FLMI) Courses and Chartered Life Underwriter (CLU) Courses.

BENEFIT LEAVE TIME — Includes Vacation, Sick, Personal, Holidays, New Parenting Leave, and Bereavement Leave.

EMPLOYEE APPRECIATION EVENTS — Employees enjoy company picnics, ice cream socials, holiday dinners and more.

FITNESS/WELLNESS PROGRAM — The LIFE Program encourages employees to make healthy life style choices with awards given at milestones for regularly engaging in physical and wellness activities.

ON-SITE FITNESS CENTER AND PAR COURSE

RECREATION ASSOCIATION

ON-SITE CAFETERIA

FREE ON-SITE PARKING INSIDE AND OUTSIDE

ALTERNATIVE TRANSPORTATION PROGRAM

ON-SITE CREDIT UNION AND ATM