

A Breakdown of Divisional Specialty Coverages

VFIS

CRITICAL ILLNESS — 24-hour coverage that provides a lump sum benefit upon diagnosis of cancer, heart attack, stroke or kidney failure. Also includes a 24-hour Accidental Death and Dismemberment benefit.

DEFINED BENEFIT LOSAP — Provides lifetime monthly income at entitlement with pre-retirement death and disability benefits.

DEFINED CONTRIBUTION LOSAP — Provides a cash lump sum benefit at entitlement (designated by the plan), disability or death.

GROUP TERM LIFE — 24-hour life insurance coverage that includes Basic Life, Guarantee Issue, Accidental Death and Dismemberment, Paralysis, Waiver of Premium and Terminal Illness Accelerated Death Benefit. Additional optional benefits include Covered Activity (line of duty) Accidental Death and Dismemberment, Burn and Disfigurement, Burial and Cremation, and Rehabilitation benefits.

SPECIAL RISK — Accident coverage for non-profit organizations for various activities. Coverage may include Accidental Death and Dismemberment, Accidental Medical Expense, Participant Accident and Weekly Accident Indemnity. Occupational and Business Travel Accident Coverage are also available.

GLATFELTER PUBLIC ENTITIES

CRITICAL ILLNESS — 24-hour coverage that provides a lump sum benefit upon diagnosis of cancer, heart attack, stroke and kidney failure. Also includes is a 24-hour Accidental Death and Dismemberment benefit.

OCCUPATIONAL ACCIDENT AND BUSINESS TRAVEL ACCIDENT — For volunteer directors and employees. Benefits include Accidental Death and Dismemberment, Accidental Medical Expense, Weekly Accident Indemnity for directors and Business Travel Accidental Death for full-time employees.

SPECIAL RISK — Provides accident coverage for a variety of non-profit organizations for various activities. Coverage includes Accidental Death and Dismemberment, Accidental Medical Expense and Weekly Accident Indemnity. Occupational and Business Travel Accident Coverages are also available.

STUDENT ACCIDENT — Coverage is designed especially for schools with students in Pre-K through 12th grade. Benefits include Excess Coverage, 100% Usual & Customary, Medical/Dental Expense, Death and Dismemberment and Foreign Travel Coverage.

GLATFELTER MINISTRY CARE

CRITICAL ILLNESS — 24-hour coverage that provides a lump sum benefit upon diagnosis of cancer, heart attack, stroke and kidney failure. Also includes a 24-hour Accidental Death and Dismemberment benefit.

MISSIONARY TRAVEL ACCIDENT — Provides Medical Expense, Emergency Medical Benefits, Emergency Medical Evacuation, Repatriation, Emergency Reunion, Accidental Death and Dismemberment, and Disability for groups who are traveling to aid underdeveloped countries.

SPECIAL RISK — Available to a variety of non-profit organizations including daycares and church groups. Benefits include Accidental Death and Dismemberment, Accidental Medical Expense and Weekly Accident Indemnity.

STUDENT ACCIDENT — Coverage is designed especially for schools with students in Pre-K through 12th grade. Benefits include Excess Coverage, 100% Usual & Customary, Medical/Dental Expense, Death and Dismemberment and Foreign Travel Coverage.

GLATFELTER HEALTHCARE

CRITICAL ILLNESS — 24-hour coverage that provides a lump sum benefit upon diagnosis of cancer, heart attack, stroke and kidney failure. Also includes a 24-hour Accidental Death and Dismemberment benefit.

SPECIAL RISK — Available for volunteers within the healthcare community. Benefits include Accidental Death and Dismemberment, Accidental Medical Expense and Weekly Accident Indemnity.

INDEPENDENT CONTRACTOR — Provides Occupational Accident and Business Travel Accident for independent contractors of registries. Coverage includes Accidental Death and Dismemberment, Accidental Medical Expense and Weekly Accident Indemnity.

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SPECIALTY BENEFITS