Standard Insurance Company
Lemek LLC dba Panera Bread
Group Policy #159795
Effective Date August 1, 2015

Group Basic Life and Accidental Death and Dismemberment Insurance

Group Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by Lemek LLC dba Panera Bread.

Eligibility

Definition of a Member	You are a member if you are: • An active Associate or variable hourly-paid Baker employee of Lemek LLC dba Panera Bread who averages at least 30 hours a week based on the Employer's most recent measurement period, **OR** • An active L.L.C. Owner-Employee or employee Lemek LLC dba Panera Bread (other than an Associate or a variable hourly-paid Baker employee) and regularly working at least 30 hours each week. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Class Definition	Class 2 - Bakers and Assistant Managers
Eligibility Waiting Period	You are eligible on the first of the month that follows or coincides with 60 consecutive days as a member.

Benefits

Basic Life Coverage Amount	Your Basic Life coverage amount is $25,000.
Basic AD&D Coverage Amount	For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.
Life Age Reductions	Basic Life and AD&D insurance coverage amount reduces to 65 percent at age 65 and to 50 percent at age 70.

Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Portability of Insurance
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

Other Basic AD&D Features

- Family Benefits Package
- Seat Belt and Air Bag Benefits

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Lemek LLC dba Panera Bread. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Lemek LLC dba Panera Bread may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.

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www.standard.com

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