

Airbus North America Holdings, Inc.

Basic Term Life, Accidental Death & Dismemberment (AD&D), and Long Term Disability
Issued by The Prudential Insurance Company of America
Effective: August 1, 2007

Basic Term Life and AD&D Insurance

100% Employer Paid

- **Basic Term Life:** you are automatically enrolled for two times your covered annual earnings, not to exceed \$1,000,000. You can select to enroll for up to \$600,000 without providing evidence of insurability satisfactory to The Prudential Insurance Company of America, if you apply within 31 days of eligibility.
- **AD&D:** you are automatically enrolled for two times your covered annual earnings, not to exceed \$1,000,000.
- Benefits are paid at certain percentages of your coverage amount for specific accidental losses, as indicated in the chart below. Not more than 100% of your coverage amount is payable for all losses due to the same accident.

Life	100%	Paraplegia	75%
Sight in both eyes	100%	Hemiplegia	50%
Both hands or both feet	100%	One hand or one foot	50%
One hand & one foot	100%	Sight in one eye	50%
Sight in one eye & one hand or one foot	100%	Speech	50%
Speech & hearing in both ears	100%	Hearing in both ears	50%
Quadriplegia	100%	Thumb & index finger on the same hand	25%
- **Seat Belt Benefit** - The plan pays an additional benefit of 10% of your coverage amount, up to a maximum of \$10,000.
- **Air Bag Benefit** - The plan pays an additional benefit of 10% of your coverage amount, up to a maximum of \$10,000.
- **Additional Benefits** – Loss Due to Exposure and Disappearance Benefit, Loss Due to Coma Benefit, Return of Remains Benefit, Felonious Assault Benefit, Spouse Tuition Reimbursement Benefit, Child(ren) Tuition Reimbursement Benefit, Day Care Expense Benefit
- If you are terminally ill, you can get a partial payment of your group life insurance benefit. You can use this payment as you see fit. The payment to your beneficiary will be reduced by the amount you receive with the Accelerated Benefit Option*.
- Payouts to your beneficiaries are deposited into Prudential Alliance Account®, a personalized, interest-bearing account, under the beneficiary's name. The payout earns interest from the date the account is opened and the beneficiary can transfer or withdraw funds at any time.
- Payment of premium can be waived if you are totally disabled for 9 months, you are less than 60 years old when the disability begins, and you continue to be totally disabled. This waiver terminates at age 65.
- The amount of insurance reduces 35% at age 70 and 50% at age 75.
- Coverage will end on your termination of employment or as specified in the plan booklet. You may convert your insurance to an individual life insurance policy insured by The Prudential Insurance Company of America.
- AD&D exclusions - A loss is not covered if it results from suicide or attempted suicide; intentionally self-inflicted injuries or an attempt at same; sickness; medical or surgical treatment of sickness; certain bacterial or viral infections (unless the infection was the result of an accidental injury or bacterial infection which results from the accidental ingestion of contaminated substances); act of war; certain full-time military duty; commission of, or attempt to commit a felony; legal intoxication or drug use; certain hazardous sports; injury rising out of, or in the course of, any work for wage or profit (this exclusion only applies with non-occupational plans); certain travel or flight in a vehicle used for aerial navigation.

Benefits, provisions and exclusions may vary by state. Refer to the plan booklet for details.

Long Term Disability Insurance

100% Employer Paid

- Your benefits will begin 90 days following an accidental injury or sickness.
- Your monthly LTD benefits will be 60% of your monthly earnings, up to the maximum of \$19,000, less deductible sources of income. The minimum monthly benefit is the greater of 10% of your gross monthly benefit or \$100.
- Benefits from statutory plans, Social Security to you and your dependents, workers' compensation, and other sources are deductible sources of income.
- The benefit duration is up to your normal retirement age under the Social Security Act. However, if you become disabled at or after age 65, benefits are payable according to an age-based schedule.
- You are considered disabled when, because of injury or sickness, you are unable to perform the material and substantial duties of your regular occupation, you are under the regular care of a doctor and your disability results in a loss of income of at least 20%. After receiving benefits for 36 months, you are considered disabled when, due to the same sickness or injury, you are unable to perform the material and substantial duties of any gainful occupation for which you are reasonably fitted by education, training or experience, and the disability results in a loss of income of a specified percentage determined by your plan.
- Employee Catastrophic Disability Benefit: The plan may pay an additional monthly benefit or an amount that when added to the LTD benefit payment is equal to 20% of the insured monthly benefits, up to \$5,000 when the employee is receiving LTD benefits under the plan and is catastrophically disabled (either unable to perform at least two activities of daily living without substantial assistance or cognitively impaired so as to require substantial supervision) for 30 consecutive days. This benefit will not be reduced by any other sources of income.
- Your monthly benefit will not be reduced, during the first 12 months of disability payments, as long as your earnings plus the gross disability benefit does not exceed 100% of pre-disability monthly earnings.
- Our rehabilitation specialists work with doctors and other specialists to help you return to work. Benefits may be payable for vocational evaluation and retraining for a new occupation. If you are no longer able to perform your occupation, we may help you with job placement services, resume preparation and relocation services. Your participation in this rehabilitation program is required and could affect payment of benefits.
- The Prudential Insurance Company of America will send a rehabilitation payment for up to 6 months while you are receiving long term disability benefits under the plan.
 - Enhanced Rehabilitation Benefit: An additional monthly benefit equal to 5% of the monthly benefit payment.
 - Spouse and Elder Care Benefit: An additional \$500 per month to help cover the cost of care for chronically ill or disabled spouses, or certain family members.
 - Day Care Benefit: An additional \$500 per month per eligible child to help cover the cost of day care expenses.
- Disabilities due to mental illness and disabilities primarily based on self-reported symptoms are limited to 24 months of benefits during your lifetime. Examples of mental illness include schizophrenia, depression, manic depressive or bipolar illness, anxiety, somatization, substance related disorders (including drug and alcohol abuse), and/or adjustment disorders. Examples of self-reported symptoms include headache, pain, fatigue, stiffness, soreness, ringing in the ears, dizziness, numbness and loss of energy. Disabilities due to mental illness and disabilities which are primarily based on self-reported symptoms have a combined limited pay period during your lifetime.
- The survivor benefit is three times your gross disability payment, in the event of your death and it is payable to your spouse or children under age 25.
- Cost of Living Adjustment: On July 1, claimants who are disabled on that date and who have been disabled throughout all of the preceding 12 months will receive a net monthly benefit increase. Claimants can receive no more than five such increases during the course of their disability.

Benefits, provisions and exclusions may vary by state. Refer to the plan booklet for details.

Long Term Disability Insurance (continued)

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- LTD exclusions - You are not covered for a disability caused by war or any act of war, declared or undeclared, an intentionally self-inflicted injury, active participation in a riot, and commission of a crime for which you have been convicted. Benefits are not payable for any period of incarceration as a result of a conviction. **LTD benefits will not be paid for a disability that begins during the first 12 months of coverage and is due to a pre-existing condition. A pre-existing condition is an injury or sickness for which you received medical treatment, consultation, diagnostic measures, or prescribed drugs or medicines or followed treatment recommendations during the three months prior to your effective date of coverage.**
- You do not have to pay premiums, while you are collecting disability benefits.
- You may be eligible to convert your disability plan to the Prudential Conversion Trust Plan, if your employment ends for reasons other than retirement. You must have been covered for LTD for at least 12 consecutive months, not be disabled and be less than age 70.

Benefits, provisions and exclusions may vary by state. Refer to the plan booklet for details.

For your coverage to become effective, you must be actively at work during the enrollment period and on the effective date of the plan.

Important Notice:

North Carolina Residents: THIS PLAN IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance of People with Medicare, which is available from the company.

Group Term Life, Accidental Death and Dismemberment and Disability coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. Life Claims: 1-800-524-0542 and Disability Support: 1-800-290-5903. Prudential Financial and the Rock logo are registered service marks of The Prudential Insurance Company of America and its affiliates. This brochure is intended to be a summary of your benefits and does not include all plan provisions, exclusions and limitations. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any exclusions, limitations and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the terms of the Group Contract will govern. Contract provisions may vary by state. Contract Series: 83500.