

ADDITIONAL BENEFITS

Employee Life and Accidental Death Insurance

To protect you and your family, Vectren offers life insurance and accidental death insurance. At no cost, Vectren provides you with a basic level of life insurance and accidental death insurance coverage. You have the option to purchase additional employee life and accidental death insurance.

Accidental death insurance pays a benefit if you die or are seriously injured in an accident.

If you increase your coverage amount beyond the company-provided benefit during open enrollment, then you will need to complete a statement-of-health form to determine your insurability before the new coverage goes into effect. You will be taxed on any employee life and accidental death insurance coverage that exceeds \$50,000.

Naming a Beneficiary

You must name a beneficiary to receive your life insurance benefits in the event of your death. It's important to keep your beneficiary information current.

If you need to update your beneficiary, log in to the *Work Smart* web portal, select Benefits and make any necessary changes.

If you wish to add a beneficiary, log in to the *Work Smart* web portal and print the beneficiary change form.

Dependent Life Insurance

You automatically receive accidental death and dismemberment insurance when you enroll in dependent life insurance. The amount paid is equal to the amount that you elect for dependent life insurance.

Dependent accidental death and dismemberment coverage pays a benefit if your covered dependent dies or is seriously injured in an accident. If this option is available under your current contract, this will appear as an election option in *Work Smart* during enrollment.

Dental

You may elect dental coverage for you and your family, which typically covers the following services:

- Preventative services such as cleanings and fluoride treatments up to age 19, sealants up to age 14;
- Diagnostic services such as exams and x-rays;
- Orthodontic services for dependents up to age 19;
- Restorative services such as fillings, root canals, periodontal surgery and oral surgery.

Prescription Drugs

Vectren's health care options include prescription drug coverage. Please refer to the enclosed Benefits Highlights sheet for detailed information about the prescription drug coverage available under the health care option you select.

Vision

Most Vectren medical plans cover annual preventive screenings. If this option is available under your contract, this will appear as an election option in *Work Smart* during enrollment.

* Employee Assistance Program (Deaconess CONCERN)

Counseling services are available for employees and members of their household through the Employee Assistance Program (EAP). This free, confidential service, which is available 24 hours a day, 365 days a year, is provided by counselors with master's degrees. Assessments and short-term counseling, up to six sessions over the phone or in person, are available to help employees and their families manage life changes or personal problems such as:

Relationships • Substance abuse • Grief • Stress • Legal or financial concerns • Depression and/or anxiety

(800) 874-7104 or (812) 471-4611

* RN OnCall

All full-time employees can take advantage of the RN OnCall service provided by Deaconess. Ever wonder if those symptoms are a reason to worry? Now you can ask a registered nurse who's as close as the nearest phone. Dial the Deaconess RN OnCall line, 24 hours a day, 7 days a week. RN OnCall offers quality assistance to all employees and members of their household at no charge.

(800) 967-6795 or (812) 450-7681

