

INSTRUCTIONS ON HOW TO APPLY FOR THE ACCELERATED DEATH BENEFIT

If you have been diagnosed with a terminal illness and have a life expectancy of 2 years or less you may be eligible for the Accelerated Death Benefit (ADB). If you are approved for the ADB benefit you will be eligible for the following benefits:

- Costco will reimburse you for 18 months of COBRA payments. COBRA will continue your Medical, Dental, Pharmacy, Vision and Mental Health benefits and your health benefits stay the same as before.
- You may elect to receive a portion of your Life Insurance coverage. This can be any amount from \$1,000 up to 75% of your Basic and Supplemental Life benefits (maximum payment: \$500,000). You may take a second withdrawal during the first 12 months after your ADB application is approved as long as the combination of your first and second withdrawal do not exceed 75% of your Basic and Supplemental Life benefits.
- Costco will continue paying premiums on your remaining Life Insurance amount for a total of 24 months from your last day worked.

Enclosed please find the following documents:

- Notice of Claim
- Attachment B-1- Accelerated Benefit Claimant Statement
- Attachment B-2- Accelerated Benefit- Attending Physician's Statement
- Authorization Form

Steps to follow:

1. "Notice of Claim" form- Fill out your name and social security number under Section 3- Employee Information and send to: Costco Wholesale
999 Lake Drive
Issaquah WA 98027
Attn: Colette Purdy/Employee Benefits
2. Complete the "Attachment B-1- Accelerated Benefit Claimant Statement" and the Authorization form.
3. Have your physician complete the "Attachment B-2- Accelerated Benefit- Attending Physician's Statement" form.
4. Send **B-1, B-2 and authorization form** to: Unum
Group Life/Special Risk Benefits Center
P.O. Box 9061
Portland Maine 04104-5046
Fax: 207-575-6096

Unum will send you written correspondence once they have received and reviewed your ADB claim. **If Unum approves you for the ADB please contact Colette Purdy or the Benefit Department at 800-284-4882 in order for any additional benefits to go into effect.**