

Gannett Life Insurance Plan Benefits

All Employees Standard Plan

Explore the coverage that makes it easy to give yourself and your loved ones more security today...and in the future.

Basic Term Life Insurance Coverage

Class 1. Active Employees	An amount equal to 1 times Your Basic Annual Earnings, rounded to the next higher \$1,000 Minimum - \$10,000 Maximum - \$1,250,000 (ABO up to 50% of Your Basic Life amount not to exceed \$500,000.)
Class 1. Retirees	For Retirees (Less than 1 year of retirement) - \$10,000 For Retirees (1 year or more of retirement) - \$5,000
Class 2. Retirees	The amount of benefits appears in your certificate rider given to you as part of your certificate. (ABO up to 50% of Your Basic Life amount not to exceed \$500,000.)

Optional Term Life Insurance Coverage

Option 1	An amount equal to Your Basic Annual Earnings, rounded to the next higher \$1,000, and then multiplied by 1
Option 2	An amount equal to Your Basic Annual Earnings, rounded to the next higher \$1,000, and then multiplied by 2
Option 3	An amount equal to Your Basic Annual Earnings, rounded to the next higher \$1,000, and then multiplied by 3
Option 4	An amount equal to Your Basic Annual Earnings, rounded to the next higher \$1,000, and then

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	multiplied by 4
Option 5	An amount equal to Your Basic Annual Earnings, rounded to the next higher \$1,000, and then multiplied by 5
Option 6	An amount equal to Your Basic Annual Earnings, rounded to the next higher \$1,000, and then multiplied by 6
Option 7	An amount equal to Your Basic Annual Earnings, rounded to the next higher \$1,000, and then multiplied by 7
Option 8	An amount equal to Your Basic Annual Earnings, rounded to the next higher \$1,000, and then multiplied by 8

*Child(ren) Eligibility: Dependent children from live birth to age 19, or to age 23 if dependent child is full-time student, are eligible for coverage.

Minimum Optional Life Benefit - \$10,000

Maximum Optional Life Benefit - \$2,750,000

Non-Medical Issue Amount -The lesser of 3 times Your Basic Annual Earnings or \$500,000

Accelerated Benefit Option - Up to 50% of Your Optional Life amount not to exceed \$500,000

Monthly Costs for Optional Term Life Insurance and Dependent Life Insurance Plans

You have the option to purchase Optional Term Life Insurance and Dependent Life Insurance coverage. Listed below are the monthly rates per \$1,000 for the optional life and spouse life plans. The rates for both of these plans will be based on the employee's age and the amount of coverage elected. The monthly rate for the child life coverage is also listed below.

Age	Your Monthly Cost Per \$1,000 of Coverage	Spouse/Domestic Partner Monthly Cost Per \$1,000 of Coverage
Under 25	\$0.035	\$0.050
25 – 29	\$0.040	\$0.060
30 – 34	\$0.060	\$0.080
35 - 39	\$0.080	\$0.090
40 - 44	\$0.090	\$0.100

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45 - 49	\$0.145	\$0.150
50 - 54	\$0.230	\$0.230
55 - 59	\$0.430	\$0.430
60 - 64	\$0.660	\$0.660
65 - 69	\$1.270	\$1.270
70+	\$2.060	\$2.060
Cost for your Child(ren)	Cost Per Employee per Month	
\$5,000	\$0.90	
\$10,000	\$1.80	
\$15,000	\$2.70	

*Covers all eligible children

Use the table below to calculate your premium based on the amount of life insurance you elect.

Example: \$50,000 Optional Life Coverage

1. Enter the rate per thousand from the table on the preceding page for your age bracket (Example: age 36 = \$0.080)	\$0.080
2. Decide the amount of life insurance you want (1x, 2x salary, etc.) Divide the total amount of life insurance you want by 1,000 and enter the number in the shaded area (Example: Your salary is \$50,000 and you elect 1x in optional life coverage. That is \$50,000 divided by 1,000 = 50 (Example: \$50,000 of coverage - enter 50)	x 50
3. Multiply rate from #1 by the amount from #2 = Monthly Premium. (Example: \$0.080 x 50 = \$4.00 per month)	\$4.00

Accidental Death and Dismemberment Insurance (AD&D) for You

Full Amount for Voluntary AD&D

For Class 1 and Class 2 Active Employees who elect:

Option 1	An amount equal to Your Basic Annual Earnings, rounded to the next higher \$1,000, and then multiplied by 1
Option 2	An amount equal to Your Basic Annual Earnings, rounded to the next higher \$1,000, and then multiplied by 2
Option 3	An amount equal to Your Basic

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	Annual Earnings, rounded to the next higher \$1,000, and then multiplied by 3
Option 4	An amount equal to Your Basic Annual Earnings, rounded to the next higher \$1,000, and then multiplied by 4
Option 5	An amount equal to Your Basic Annual Earnings, rounded to the next higher \$1,000, and then multiplied by 5
Option 6	An amount equal to Your Basic Annual Earnings, rounded to the next higher \$1,000, and then multiplied by 6
Option 7	An amount equal to Your Basic Annual Earnings, rounded to the next higher \$1,000, and then multiplied by 7
Option 8	An amount equal to Your Basic Annual Earnings, rounded to the next higher \$1,000, and then multiplied by 8

Maximum Voluntary Accidental Death and Dismemberment Full Amount - \$2,500,000

Life Insurance For Your Dependents

Option 1	\$10,000
Option 2	\$25,000
Option 3	\$50,000
Option 4	\$75,000
Option 5	\$100,000
Option 6	\$125,000
Option 7	\$150,000
Option 8	\$175,000
Option 9	\$200,000

Maximum Spouse Dependent Life Benefit - \$200,000

Non-Medical Issue Amount - \$25,000

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Accelerated Benefit Option - Up to 50% of Your Dependent Life amount not to exceed \$100,000

For each of Your Children

All Class 1 and Class 2 Active Employees who elect:

Option 1 \$5,000

Option 2 \$10,000

Option 3 \$15,000

Maximum Child Dependent Life Benefit \$15,000

*If Your Spouse is age 70 or older on the Spouse's effective date of insurance, Life Insurance is not available. If Your Spouse is under age 70 on the effective date of insurance, the Spouse's Life Insurance will end on the last day of the calendar month which the Spouse attains age 70.

Accidental Death and Dismemberment Insurance (AD&D) For Your Dependents

For Class 1 and Class 2 Active Employees:

Full Amount for Voluntary AD&D

Spouse - An amount equal to 50% of Your Voluntary Accidental Death and Dismemberment Insurance

Spouse Maximum - \$300,000

Child(ren) - An amount equal to 20% of Your Voluntary Accidental Death and Dismemberment Insurance for each Child

Child Maximum - \$100,000

Monthly Cost for Accidental Death & Dismemberment (AD&D) Insurance

Voluntary Coverage	Monthly Cost Per \$1,000 of Coverage
Employee	\$0.015
Employee & Family	\$0.032

Covered Losses

This AD&D insurance pays benefits for covered losses that are the result of an accidental injury or loss of life. The full amount of AD&D coverage you select is called the "Full Amount" and is equal to the benefit payable for the loss of life. Benefits for other losses are payable as a predetermined percentage of the Full Amount, and will be listed in your coverage in a Table of Covered Losses. Such losses include loss of limbs, sight, speech and hearing, various forms of paralysis, brain damage and coma. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

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Standard Additional AD&D Benefits Include

Some of the standard additional benefits included in your Voluntary AD&D coverage that may increase the amounts payable to you and/or defray additional expenses that result from accidental injury or loss of life are:

- Air Bag Benefit
- Seat Belt Benefit
- Child Care Benefit
- Child Education Benefit
- Spouse Education Benefit
- Repatriation of Remains
- Coma Benefit
- Third Degree Burn Benefit
- Exposure and Disappearance
- Travel Assistance
- Common Disaster

Travel Assistance*

A Travel Assistance benefit is available when you enroll in MetLife's AD&D coverage.

Travel Assistance: Would you know who to call if you needed help while traveling? With Travel Assistance services, offered on your (AD&D/Business Travel Accident-BTA) coverage, you'll have extra peace of mind whenever you travel. This service provides you and your dependents with medical, legal and financial assistance 24 hours a day, 365 days a year, when you are more than 100 miles away from home. To utilize this benefit, please call 800-454-3679.

• **Identity Theft Solutions:** While you're home or away, you can take advantage of this valuable benefit now packaged with Travel Assistance. You will be provided with educational tools and resources to help prevent an identity theft occurrence. If you become a victim, you will receive personal assistance 24 hours a day, 365 days a year, to help alleviate your stress and time burden.

* Travel Assistance services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by ACE American Insurance Company. AXA Assistance and ACE American are not affiliated with MetLife, and the Travel Assistance & Identity Theft Solutions services they provide are separate and apart from the insurance provided by MetLife.

Additional Benefits to Gannett's Basic and Optional Life Plans:

Gannett's Optional Life Plans provided by MetLife offer additional features that can provide assistance to you and your family members during a difficult time.

Accelerated Benefits Option

For access to funds during a difficult time

You can receive up to 50% of your Basic and Optional Term Life insurance proceeds to a maximum of \$500,000 in the event that you become terminally ill and are diagnosed with less than 12 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time. The Accelerated Benefit Option is also available to spouses insured under Dependent Life insurance plans, up to 50% of the Dependent Life insurance proceeds to a maximum of \$100,000. This option is not available for dependent child coverage.

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Conversion

For those who wish to have more permanent coverage

You can generally convert your Group Term Life insurance benefits to an **Individual Whole Life, Universal Life, or Variable Universal Life** insurance policy if your coverage terminates in whole or in part due to your retirement, termination of employment, or, a change in your employee class. Conversion is available on all Group Life insurance coverages. Please note that conversion is **not** available on AD&D coverage.

Premium Pay

Continued premium payments during a total disability

If you become totally disabled, Gannett will continue your Basic Life coverage at no cost to you. At that time, you will also have the opportunity to continue your optional life plan coverage. You will be billed on a monthly basis from Your Benefits Resources (YBR) if you elect to continue your optional life plans during your disability.

Portability

So you can keep your coverage even if you leave your current employer

When you leave Gannett, and your Optional Life, Dependent Term Life or Voluntary AD&D coverage terminates, you will have an opportunity to continue group term coverage (“portability”) under a different policy, subject to plan design and state availability. Competitive rates apply, but will likely be higher than your current rates. MetLife will bill you directly. To take advantage of this feature, you must have coverage of at least \$10,000, up to a maximum of \$2,000,000.

Portability is also available for Spouse/Domestic Partner life coverage. The minimum amount of coverage for spouse life coverage is \$10,000. Increases, decreases and maximums are subject to state availability.

Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Please note that if you experience an event that makes you eligible for portable coverage, please call a MetLife representative at 866-492-6983 or contact Your Benefits Resources (YBR) at 866-343-2333.

Will Preparation Service†

To ensure your decisions are carried out

Like life insurance, a carefully prepared Will is important. With a Will, you can define your most important decisions such as who will care for your children or inherit your property. By enrolling for Optional Term Life coverage, you will have access to Hyatt Legal Plans’ network of 10,000+ participating attorneys. When you enroll in this plan, you may take advantage of this benefit at no additional cost to you. To obtain the legal plan’s toll-free number (**800-821-6400**) **NEED GANNETT’S COMPANY GROUP ACCESS NUMBER**) and your company’s group access number, contact your employer or your plan administrator for this information.

† Will Preparation and Estate Resolution Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, Will Preparation and Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. Will Preparation and Estate Resolution Services are not currently available in all states. The Will Preparation Service does not include tax planning.

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Warwick, Rhode Island. Will Preparation is not currently available in all states. The following are not covered by the service: Matters in which there is a conflict of interest between the executor, administrator, any beneficiary or heir and the estate; any disputes with the Policyholder, Employer, Plan Attorneys, MetLife and/or any of its affiliates; any disputes involving statutory benefits; Will contests or litigation outside Probate Court; Appeals; Court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

Estate Resolution Services

The following Estate Resolution Services are provided at no additional cost to individuals insured for Group Optional Life Insurance coverage as described below. If You are eligible to receive these Estate Resolution Services and You or Your Spouse (for the Will Preparation Service) or You or a Beneficiary (for the Probate Service) would like to speak with a representative from Hyatt Legal Services or get the name of a Plan Attorney that you can speak with about these Services please call (800) 821-6400.

Grief Counseling

Helping you manage loss and major changes in your life

MetLife recently announced the addition of Grief Counseling to our platform of value added services. This new service has been attached to MetLife's standard offering on Basic Life Insurance coverage and has been added to the Gannett policy effective January 1, 2014 at no additional cost to either Gannett or their employees. Attached is the policy endorsement for your records, please note this doesn't require a counter signature.

Grief Counseling is a specific form of therapy aimed at helping people cope with grief and mourning associated with the death of a loved one, or with major life changes that trigger feelings of grief such as divorce, the loss of a job, financial hardship, serious/terminal illness or loss of a pet. Grief Counseling is available to employees covered under your non-contributory (basic life) coverage, their spouses, beneficiaries and other family members who reside with the employee

Grief Counseling is being provided by Harris, Rothenberg International, Inc. and they may be contacted by simply calling their toll-free telephone number (855) 609-9989 and they're available 24 hours a day, 7 days a week, 365 days a year.

MetLife Advice for Beneficiaries—Delivering The Promise®

For support and guidance when beneficiaries need it most

MetLife Advice for Beneficiaries—Delivering The Promise® is a service designed to provide beneficiaries with the support and assistance they need during an especially difficult time. Services include assistance in filing 6 life insurance claims and consultation to help with the details and questions that arise upon the loss of a loved one.

MetLife's Division of Estate Planning (MetDESK®)**

MetLife's Division of Estate Planning for Special Kids (MetDESK®),

MetDESK is a unique program that provides a host of planning services to families with children or dependents with special needs. MetDESK helps families with financial and estate planning, strategies for education, and government eligibility issues.

**MetDESK, MetLife's Division of Estate Planning for Special Kids. Investment advisory services offered by MetLife Securities, Inc., 200 Park Avenue, NY, NY 10166.

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Total Control Account®

For immediate access to death proceeds

The Total Control Account® settlement option provides your loved ones with a safe and convenient way to manage the proceeds of a life or accident policy for claim payments of \$5,000 or more, backed by the financial strength and claims paying ability of Metropolitan Life Insurance Company. They'll have the convenience of immediate access to any or all of their proceeds, through an interest bearing account with unlimited check-writing privileges. The Total Control Account gives beneficiaries time to decide what to do with their proceeds, which can be very helpful to them during a difficult time.