

LIFE INSURANCE

Conversion - Is available when an employee's group life plan terminates due to termination of employment in an eligible class.

Continuation of Coverage - Designed to bridge the gap from losing coverage and obtaining new coverage. Only available on life and must be on the plan for at least 12 months. When continuing the coverage it will go to an individual policy at a different set of rates.

Extension of Death Benefit (aka Waiver of Premium) - Life insurance will continue without payment of premium if the insured person becomes totally disabled before age 70, has been disabled for at least 6 months and submits satisfactory proof within the time period specified.

Living Benefit (aka Accelerated Death Benefit) - Is available when the insured employee is diagnosed terminally ill due to sickness or injury and expected to result in death within 12 months despite appropriate medical treatment, and the insured has been on the plan for at least 12 months. If the insured meets the above requirements they can receive a minimum of 1,000 or 10% of the insured's life insurance benefit, whichever is more and a maximum of 250,000 or 75% whichever is less of the insured's life insurance benefit prior to death.

Limitations - Benefits are not payable for any losses to which a contributing cause is:

- intentional self-inflicted injury or self destruction
 - disease, bodily or mental infirmity, or medical or surgical treatment of these
 - the insured person's participation in riot
 - duty as a member of any military, naval or air force
 - war or any act of war, declared or undeclared
 - the insured person's participation in the commission of a felony
 - voluntary use of drugs except where prescribed by a Physician
 - voluntary inhalation of gas; including carbon monoxide
 - travel or flight in any aircraft, including balloons and gliders, except as a fare paying passenger on a regularly scheduled flight
 - the insured person driving while intoxicated (as defined by the jurisdiction where the accident occurred)
- *These limitations will apply, whether or not the driver is convicted.

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Coma Benefit - An additional benefit equal to 5% of the insured employee's principal sum will be paid if the insured employee is in a coma as a result of an accident covered under the policy. The coma must begin within 365 days of the accident and the insured must remain in the coma for at least 31 days for the benefits to be paid.

"Coma" means being in a state of complete mental unresponsiveness, with no evidence of appropriate responses to stimulation.

Plegia Benefit - If the insured employee sustains an accidental bodily injury that directly causes paraplegia (paralysis of both legs) or hemiplegia (paralysis of arm and leg on the same side), a benefit equal to 50% of the insured's principal sum will be paid. If the injury directly causes quadriplegia (paralysis of both arms and both legs), a benefit equal to 100% of the insured's principal sum will be paid. If the plegia results from a common carrier accident, the plegia benefits will be doubled. The injury must cause plegia within 365 days of the accident for benefits to be paid. If the insured sustains more than one loss resulting from the same accident, benefits will not exceed the maximum amount allowed for that person's combined losses.

"Paralysis" means complete and irrevocable loss of use of an arm or leg (without severance).

Repatriation Benefit - As a result of the insured employee's death, an additional benefit will be paid if the insured dies from a covered accident at least 150 miles from home and the beneficiary incurs expenses for the preparation and transportation of the insured's body to a mortuary. The benefit is equal to the expenses incurred for the preparation and transportation of the insured's body subject to a maximum of \$5,000.

Education Benefit - As a result of the insured employee's death, an additional benefit equal to 5% of the insured's principal sum, subject to a maximum of \$5,000, will be paid to an eligible dependent child to cover the cost of post-secondary education. Benefits will be paid for up to four years as long as the dependent is a

full-time student attending an accredited college or university or vocational school and incurs expenses for tuition, fees, room and board, or other costs paid to (or certified by) the school. The dependent child must enroll before reaching age 25.

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE-CON'T

Spouse Training Benefit - As a result of the insured employee's death, an additional benefit equal to 5% of the insured's principal sum, subject to a maximum of \$5,000, will be paid to an insured person's spouse to cover the cost of classes taken to retrain or refresh skills needed for employment. Benefits will be paid for one year as long as the spouse incurs expenses payable directly to (or approved or certified by) the school and is enrolled in classes within 365 days of the accident.

Child Care Benefit - As a result of the insured employee's death, an additional benefit equal to 5% of the insured employee's principal sum, subject to a maximum of \$5,000, will be paid for an eligible dependent that attends a licensed child care facility on a regular basis. This benefit will be paid for up to four consecutive years or until the child's 13th birthday, whichever comes first.

Benefits will not be payable for the above losses if they are specifically excluded under the policy.

SAFE DRIVER BENEFIT (For Insured Employee)

If an Insured Person dies as a direct result of a covered auto accident, for which Accidental Death and Dismemberment Benefits are payable; then

- (1) an additional Seat Belt Benefit will be payable provided the Insured Person was wearing a properly fastened seat belt at the time of the accident; and
- (2) an additional Air Bag Benefit will be payable, if the auto was equipped with airbag(s).

The Seat Belt Benefit equals \$10,000 or 10% of the Principal Sum, whichever is less; and the Air Bag Benefit equals \$10,000 or 10% of the Principal Sum, whichever is less. The Seat Belt Benefit and Air Bag Benefit will not be less than \$1,000 per Insured Person. The Principal Sum is the amount payable because of the Insured Person's accidental death.

A copy of the police report must be submitted with the claim. The position of the seat belt must be certified by:

- (1) the official accident report; or
- (2) the coroner, traffic officer or other investigating officer.

Upon receipt of satisfactory written proof, the additional benefit will be paid in accord with the Beneficiary section.

DEFINITIONS. As used in this provision:

"Auto" means a 4-wheel passenger car, station wagon, jeep, pick-up truck or van-type car. It must be licensed for use on public highways. It includes a car owned or leased by the Group Policyholder.

"Intoxicated," "Impaired," or "Under the Influence of Drugs" shall be defined as by the jurisdiction where the accident occurs.

"Seat Belt" means a properly installed:

- (1) seat belt or lap and shoulder restraint; or
- (2) other restraint approved by the National Highway Traffic Safety Administration.

LIMITATIONS. Safe Driver Benefits will not be paid if:

- (1) the Accidental Death and Dismemberment Benefits is not paid under the Policy for the Insured Person's death; or
- (2) at the time of the accident, the Insured Person or any other person who was driving the auto in which the Insured Person was traveling:
 - (a) was driving without a valid drivers' license;
 - (b) was driving in excess of the legal speed limit; or
 - (c) was driving while intoxicated, impaired, or under the influence of drugs (except for drugs taken as prescribed by a Physician for the driver's use).

The above limitations will apply, whether or not the driver is convicted.