

Anthem[®]Life



Group Term Life/AD&D Insurance

A guide to your benefits

You've made a good decision in choosing Anthem[®] Life

Plan Sponsor: St. Charles City School District
Policy: **00221139**
Class: 01
Class Description: All Active Full Time Employees working 30 or more hours per week

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Benefits Guide

Section Contents

Section I. – Your Certificate of Coverage

Section II. – Value Added Services

Note: The Value Added additional services are not a part of Your Certificate of Coverage and do not modify your insured benefits.

The Value Added Services are provided based on negotiated agreements between the insurance company and certain service providers. Although the insurance company endeavors to make these services available to all policyholders and certificateholders as described below, modifications to our agreements with service providers may require that services be periodically modified or terminated. Such modification or termination of services may be made based on cost to the insurer, availability of services, or other business reasons at the discretion of the insurer or service providers.

1.	Resource Advisor
2.	Special Offers@Anthem
3.	Travel Assistance

Section I. Your Certificate of Coverage

Basic and Optional Group Term Life Insurance

**Basic Accidental Death & Dismemberment
Insurance**

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Anthem Life Insurance Company

Table of Contents

Introduction	4
Schedule of Benefits	5
Basic Life Insurance	5
Basic Accidental Death and Dismemberment Insurance	6
Optional Life Insurance	6
Basic Life Insurance for Dependents	7
Optional Life Insurance for Dependents	8
Definitions	9
When Insurance Begins and Ends	14
Basic and Optional Life Insurance Eligibility	14
Effective Date of Insurance	15
Changes in Insurance	18
Coverage Provisions	21
Basic and Optional Life Insurance	21
Waiver of Life Insurance Premium Benefit During Your Total Disability	22
Accelerated Death Benefit for Basic Life	25
Accelerated Death Benefit for Optional Life	27
Conversion of Life Insurance	33
Accidental Death and Dismemberment Insurance Benefits	37
Additional Benefit for Child Education	40
Additional Benefit for Repatriation	41
Additional Benefit for Seat Belt and Air Bag	41
Additional Benefit for Coma	43
Additional Benefit for Common Carrier Accident	44
General Provisions	45
Claims and Payment Provisions	48

IMPORTANT NOTICE REGARDING ACCELERATED DEATH BENEFITS

This Certificate contains an Accelerated Death Benefit provision within the Life Insurance section. Benefits are payable as shown on the Schedule. Please refer to the Accelerated Death Benefit provision of this Certificate for a complete benefit description.

This Accelerated Death Benefit is NOT a long term care policy or a nursing home insurance policy. You may use the Accelerated Death Benefit for any purpose. The Accelerated Death Benefit may be taxable. As with all tax matters, You should consult a personal tax advisor to determine the tax consequences prior to making an election for this benefit.

LIFE INSURANCE WILL BE REDUCED IF AN ACCELERATED DEATH BENEFIT IS PAID.

RECEIPT OF ACCELERATED DEATH BENEFITS MAY AFFECT ELIGIBILITY FOR PUBLIC ASSISTANCE PROGRAMS SUCH AS, BUT NOT LIMITED TO, MEDICAID.

Because the Accelerated Death Benefit is part of this Certificate, You may be required to receive and spend all of the available funds from the Certificate prior to becoming eligible for public assistance programs.

Introduction

Anthem Life Insurance Company certifies that it has issued a Group Policy insuring certain eligible employees of the Plan Sponsor.

This Certificate describes the benefits provided as of the effective date. For purposes of effective dates and ending dates under the Policy, all days begin at 12:01 a.m. and end at 12:00 midnight at the Plan Sponsor's address.

Certain terms of the Group Policy which affect Your insurance are contained in the following pages. Anthem Life has written this Certificate in plain English. However, a few terms and provisions are written as required by insurance law. Anthem Life urges You to read Your Certificate carefully and keep it in a safe place.

If the terms and provisions of the Certificate (issued to You) are different from the Policy (issued to the Plan Sponsor), the Policy will govern. Your coverage may be cancelled or changed in whole or in part under the terms and provisions of the Policy.

The Group Policy was issued in the state of Missouri. Its laws and rules will govern in resolving any questions about the Policy, except to the extent that the Policy may be governed by the Employee Retirement Income Security Act of 1974, as amended (ERISA).

While You remain insured, this booklet is Your Certificate of insurance. It replaces any prior booklet or certificate given to You for the types of insurance described here. It is void and of no effect if You are not entitled to or have ceased to be entitled to the insurance coverage. Many of the provisions of this Certificate are interrelated, and You should read the entire Certificate to get a full understanding of Your coverage. This Certificate also contains exclusions, so please be sure to read this Certificate carefully.

You may examine this Certificate for 10 days. If You are not satisfied with Your coverage and this Certificate You may return it within 10 days, and We will cancel Your coverage, and return all premiums paid.

Anthem Life Insurance Company

Kenneth R. Goulet
President

Fraud: Any person who knowingly and with intent to injure, defraud or deceive any insurance company, files a statement of claim or an application containing any false, incomplete, or misleading information may be guilty of a crime and may be subject to criminal and civil penalties.

Schedule of Benefits

About This Schedule

This Schedule of Benefits shows highlights of the coverage available under the Group Policy. Final interpretation of all provisions and coverages will be governed by the Group Policy on file with Anthem Life Insurance Company at its Administrative Office.

The amounts of Your insurance are determined by this schedule. You are not insured for any type of coverage for which You have not paid the required premium.

All Benefits terminate at retirement.

Basic Life Insurance

Amount of Your Basic Life Insurance

An amount equal to 1 times Your Annual Earnings, rounded to the next higher \$1000, if not already a multiple thereof, to a maximum of \$200,000.

Guarantee Issue Amount

Guaranteed Issue Amount means an amount of insurance for which We do not require Proof of Insurability.

Proof of Insurability means evidence satisfactory to Us of a person's health and other information related to insurability which enables Us to determine whether the person can become insured, or is eligible for an increase in coverage.

Proof of Insurability will be required for Benefit amounts of more than \$200,000.

No amount of Your Basic Life Insurance in excess of the Guaranteed Issue Amount shall become effective prior to Our approval of Proof of Insurability.

Your amount of Basic Life Insurance will be subject to any reductions listed in the Age Reductions provision of the Policy.

Basic Accidental Death and Dismemberment Insurance

Amount of Your Basic Accidental Death and Dismemberment Insurance

Principal Sum: Equal to the amount of your Basic Group Term Life Insurance amount in force.

Your amount of Basic Accidental Death and Dismemberment Insurance will be subject to any reductions listed in the Age Reductions provisions of this Certificate.

Basic Accidental Death and Dismemberment Insurance Coverage is 24-hour

ADDITIONAL BENEFITS

- Additional Benefit for Child Education
- Additional Benefit for Repatriation
- Additional Benefit for Seat Belt and Air Bag
- Additional Benefit for Common Carrier
- Additional Benefit for Coma

Optional Life Insurance

Optional Life Insurance must be elected in accordance with the terms of the Policy and any required premium must be paid in order for the insurance to begin.

Amount of Your Optional Life Insurance

Your Optional Life Benefit may be purchased in \$ 10,000 increments to a maximum benefit of \$300,000.

In no event may the combined Basic and Optional Life Insurance benefit amounts exceed the Plan maximum benefit amount. See your Benefits Administrator for details.

Your amount of Optional Life Insurance will be subject to any reductions listed in the Age Reductions provision of the Policy.

Guarantee Issue Amount

Guaranteed Issue Amount means an amount of insurance for which We do not require Proof of Insurability.

Proof of Insurability means evidence satisfactory to Us of a person's health and other information related to insurability which enables Us to determine whether the person can become insured, or is eligible for an increase in coverage.

Proof of Insurability will be required for Optional Life Benefit amounts of more than \$200,000

No amount of Your Optional Life Insurance in excess of the Guaranteed Issue Amount shall become effective prior to Our approval of Proof of Insurability.

Basic Life Insurance for Dependents

Amount of Your Dependent's Basic Life Insurance

For Your Spouse/Child(ren): Option 1: \$5,000 / \$2,000

OR

Option 2: \$10,000 / \$5,000

The maximum Spouse Basic Life Insurance Benefit is 50% of Your amount of Basic Life Insurance in force. The maximum Child(ren) Basic Life Insurance Benefit is 50% of Your amount of Basic Life Insurance in force.

A Child is not covered until the child reaches age 15 days.

A Child's coverage will end on the end of the calendar month in which the Child attains age 26.

Coverage for a Spouse will end on the first premium due date following the Spouse's 70th birthday.

Optional Life Insurance for Dependents

Amount of Your Dependent's Optional Life Insurance

For Your Spouse: The Optional Life Spouse Benefit may be purchased in increments of \$5,000, up to a maximum of \$150,000.

For Your Child: The Optional Life Child Benefit may be purchased in increments of \$5,000, up to a maximum of \$10,000.

Proof of Insurability may be required for Dependent Coverage greater than \$25,000 for spouse and \$ 10,000 for children.

The maximum Spouse Optional Life Insurance Benefit is 50% of Your amount of Optional Life Insurance in force. The maximum Child(ren) Optional Life Insurance Benefit is 50% of Your amount of Optional Life Insurance in force.

A Child is not covered until the child reaches age 15 days.

A Child's coverage will end on the end of the calendar month in which the Child attains age 26.

Coverage for a Spouse will end upon the Employee's retirement.

Specific information regarding the Policy and its terms may be obtained from the Plan Sponsor. The provisions, terms and conditions listed in any Policy document, including but not limited to this Certificate may be modified, amended, or changed at any time. Consent from any Insured or beneficiary is not required for such modification, amendment, or change.

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Definitions

Below, the definitions of the Policy are discussed. Where these terms are used in this Certificate, unless specified otherwise, they have the meaning explained here.

Accident or Accidental means accidental bodily Injury which is sustained independently of disease, illness, or bodily infirmity.

Actively at Work means that You are performing the normal duties of Your regular occupation and working Your normal hours. You must be working at least the minimum number of hours required per week to meet the definition of eligible employee for the Plan Sponsor on a permanent full-time basis and must be paid regular earnings.

Your work site must be:

- at the Plan Sponsor's usual place of business; or
- at a location to which the Plan Sponsor's business requires You to travel.

You are not considered Actively at Work when You are off work or lose time due to sickness, injury, leave of absence, strike or layoff. Paid days off will count as Actively at Work if You were fully capable of performing the normal duties of Your regular occupation during the paid days off, provided that You were Actively at Work on the last working day prior to the paid days off.

Additional Benefit or Additional Provision means an addendum to the Policy which increases or limits coverage for a specified set of conditions. The provisions, limitations, and exclusions in the entire Policy will apply unless specifically stated otherwise in the Additional Benefit or Additional Provision.

Annual Earnings means Your annual gross base earnings in effect from the Plan Sponsor, including commissions. It does not include bonuses, overtime pay, and extra compensation. If Your income includes commissions Your Annual Earnings will be calculated as follows:

- If You have been employed by the Plan Sponsor for at least one calendar year, Your average annual gross earnings as an employee during the immediately preceding calendar year as set forth on the applicable of the following forms: Your W-2 Withholding Statement, IRS Form 1065, Schedule K-1, or quarterly Wage and Tax Register, annualized.
- If You have been employed by the Plan Sponsor for less than one calendar year, the amount that is estimated by the Plan Sponsor. The estimate must reflect a reasonable expectation of the income to be earned. We will verify the estimate with the Plan Sponsor at the time a claim is submitted to Us. Benefits will be based on the lesser of (a) Your actual earnings and (b) the estimated level of earnings.

Annual Earnings will be calculated based on the lesser of Your Annual Earnings as calculated above or the premium amount actually received by Us.

Certificate means this document which provides a description of the coverage available under the Policy.

Child(ren) means Your natural Child, legally adopted Child, or stepchild provided such Child is at least 15 days old and has not yet reached the age limit as described below:
The Child age limit is the end of the calendar month in which the Child attains age 26.

Claimant means a person who has filed a claim for benefits under the Policy, as an Insured or as the beneficiary of an Insured.

Class means a grouping of Insureds based on criteria agreed on between the Plan Sponsor and Us.

Contributory means that You pay all or a portion of the premium for the coverage.

Dependent or Insured Dependent means Your Eligible Dependent who is insured under the Policy.

Eligible Dependent means:

- Your legal Spouse as defined under the Policy.
- Your Child or Children as defined under the Policy.

The term Eligible Dependent does not include any person who:

- is in the military of any country or subdivision of any country; or
- lives outside of the United States or Canada; or
- is insured under the Policy as an employee.

If You and Your Spouse are both insured under the Policy as Eligible Employees, Your Eligible Dependent Children may be insured by either, but not both, of you.

Eligible Employee means a person who meets all of the following:

- is a regular full-time employee of the Plan Sponsor, working for pay on a scheduled normal work week of at least 30 hours required per week by our agreement the employer, and
- is performing work at the Plan Sponsor's usual place of business, except for duties of a kind that must be done elsewhere, and
- is in a covered Class named under the Policy; *and*
- is a legal citizen or legal resident of the United States or Canada. In the case of a legal resident, the person will become ineligible for insurance if he or she leaves the United States or Canada for one hundred eighty (180) or more consecutive days.

Temporary, seasonal, or contract employees are not included as Eligible Employees under the Policy.

Eligibility Waiting Period means the continuous length of time You must serve in an eligible Class to reach Your eligibility date and begin Your coverage and Your Eligible Dependent coverage.

Guaranteed Issue Amount means an amount of insurance for which We do not require Proof of Insurability.

Illness means:

- a sickness that impairs an Insured's normal functioning of mind or body; *and*
- the pregnancy, childbirth and related medical conditions of an Insured.

Independent Medical Exam means an examination by a Physician of the appropriate specialty for Your or Your Insured Dependent's condition at Our expense. Such examination, scheduled by Us, may be used for the purpose of determining eligibility for insurance or benefits, including eligibility under the Additional Benefits, if any, associated with the Policy.

Injury means bodily harm which is the direct result of an Accident and not related to any other cause.

Insured means an individual covered under the Policy.

Leave of Absence means an arrangement where You and the Plan Sponsor agree that You will not be Actively at Work for a specific period of time and You are expected to be Actively at Work at the end of that period. Refer to *When Insurance Ends* to determine how long Your coverage can be continued during a Leave of Absence.

Physician means:

- a person licensed to practice medicine in the jurisdiction where such services are performed; *or*
- any other person whose services must be treated as a Physician's for the purposes of the Policy according to applicable law. Each such person must be licensed in the jurisdiction where he or she performs the service and must act within the scope of that license. He or she must also be certified and/or registered if required by such jurisdiction.

Physician does not include:

Basic & Optional Life Certificate

- You.
- Your Spouse.
- Anyone employed by the Plan Sponsor, or any business partner of You or the Plan Sponsor.
- Any member of Your immediate family, including Your and/or Your Spouse's:
 - Parents;
 - Children (natural, step, or adopted);
 - Siblings;
 - Grandparents;
 - Grandchildren;
 - In-Laws.

Plan Sponsor means the employer or other organization that has entered into an agreement with Us as outlined in the Policy.

Policy or Group Policy means the policy issued by Us to the Plan Sponsor and described in this Certificate.

Prior Plan means the plan providing similar insurance benefits carried by the Plan Sponsor on the day before the Policy's effective date with Us.

Proof means evidence satisfactory to Us that the terms and provisions of the Policy have been met. Proof may include but is not limited to: questionnaires, physical exams, or Written documentation and records as required by Us. Proof must be received by Us at Our Administrative Office. All Proof must be given at Your expense (or that of Your representative or beneficiary), unless otherwise specifically provided by the terms of the Policy. If any additional Proof is reasonably required by Us, an Insured may be required to give Us authorization to obtain such additional Proof. The following are some specific types of Proof referenced under the Policy:

Proof of Claim means evidence satisfactory to Us that a person has satisfied the conditions and requirements for a benefit. Proof of Claim must establish:

- the nature and extent of the loss or condition;
- Our obligation to pay the claim under the Policy;
- the Claimant's right to receive payment.

Proof of Insurability means evidence satisfactory to Us of a person's health and other information related to insurability which enables Us to determine whether the person can become insured, or is eligible for an increase in coverage.

Sign or Signed means the use by a person of a symbol or method with the present intention to authenticate a record. Such authentication may be executed and/or transmitted by paper or electronic media, provided it is acceptable to Us and consistent with applicable law.

Spouse means Your lawful Spouse who is an Eligible Dependent.

We, Us, and Our mean the insurer, Anthem Life Insurance Company.

Written or Writing means a record which is on or transmitted by paper or electronic media which is acceptable to Us and consistent with applicable law.

You and Your means an Eligible Employee.

Other terms are defined elsewhere under the Policy.

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When Insurance Begins and Ends

This section tells how You may become insured.

Obtaining Insurance

To obtain insurance under the Policy, You must be an Eligible Employee and be Actively at Work.

Enrollment

If you contribute to the cost of your Coverage:

You must apply for Your insurance and Your Eligible Dependent's insurance if the coverage is Contributory.

An application for You to become insured must be completed on a form approved for that purpose by Us. The Plan Sponsor must send the completed application to Us at Our Administrative Office. If Proof of Insurability is required for any coverage, the completed Proof of Insurability statement must be sent to us at Our Administrative Office.

If you do not contribute to the cost of your Coverage:

You must enroll for Your insurance and Your Eligible Dependent's insurance if the coverage is not Contributory.

An enrollment form for You to become insured must be completed on a form approved for that purpose by Us. The Plan Sponsor must send the completed enrollment form to Us at Our Administrative Office.

Basic and Optional Life Insurance Eligibility

If You are an Eligible Employee on the Effective Date of the Policy, You are eligible for Basic and Optional Life insurance on that date provided You have completed the Eligibility Waiting Period. Otherwise, You become eligible on the first day of the calendar month coinciding with or next following the date You become an Eligible Employee and complete Your Eligibility Waiting Period.

Eligibility for Your Dependent's Basic and Optional Insurance

If You are an Eligible Employee, You may obtain insurance for Your Eligible Dependents. You are eligible for Basic and Optional Dependent Insurance on the earliest date that:

- You are an Eligible Employee; *and*
- You are in a Class Covered for Dependent insurance; *and*
- You have an Eligible Dependent.

Effective Date of Insurance

This section tells when Your insurance and insurance for Your Eligible Dependents may begin.

If You and/or your Eligible Dependent are required to give Proof of Insurability for all or a portion of Your insurance and/or insurance for Your Eligible Dependents, that insurance for which Proof of Insurability is required begins on the date We approve in Writing the Proof of Insurability.

All premiums required by the Policy must be paid in order for insurance to begin.

For Your Insurance

Except as otherwise explained in this section, Your insurance will begin on the first day of the Policy month coinciding with or next following the date You become eligible for such insurance and that first premium is paid.

The Plan Sponsor may require employees to contribute toward the cost of all or part of their insurance. Any such Contributory insurance will not become effective for You before You Sign a form agreeing to make those contributions and the first premium is paid. The form may be obtained from the Plan Sponsor. If You Sign the form more than 31 days after You became eligible, Your Contributory insurance will be deferred until the date We approve Your Written Proof of Insurability.

Delayed Effective Date

If You are not Actively at Work on the date Your insurance would otherwise begin. Your insurance and any insurance for Your Eligible Dependents will be deferred until You return to full-time active work.

For Your Dependent's Insurance

The Plan Sponsor may require employees to contribute toward the cost of all or part of their dependent insurance. If so, the only Eligible Dependent who may become insured before You agree to those contributions is Your newborn Child. The form for this agreement may be obtained from the Plan Sponsor. If You Sign the form more than 31 days after You became eligible for dependent insurance, such Contributory insurance will be deferred until the date We approve Written Proof of Insurability for each Eligible Dependent.

Delayed Effective Date for Dependents

If any Eligible Dependent, other than a newborn child is confined at home or in a hospital or other medical facility on the date insurance would otherwise begin, the insurance will be deferred until 15 days following the end of the Eligible Dependent's confinement.

You may acquire a new Eligible Dependent while Your insurance for other Dependents is in effect. If so, the new Eligible Dependent will automatically become insured, except as noted in the next paragraph.

Your newborn Child is the only Eligible Dependent whose insurance may begin on a day that he or she is a hospital inpatient. Insurance so deferred for any other Eligible Dependent will become effective on the day he or she is discharged from the hospital.

Optional Life Insurance

Your Optional Insurance is Contributory. Coverage begins on the first day that You have completed Your Eligibility Waiting Period and are Actively at Work which is coincident with or following one of the dates below:

- If Your application to become insured is completed on or before the earliest date on which You may become insured, Your insurance will take effect on that earliest date; *or*
- If Your application to become insured is completed no more than 30 days after the earliest date on which You may become insured: Your insurance will take effect on that earliest date; *or*
- If Your application to become insured is completed more than 30 days after the earliest date on which You may become insured, Your insurance will take effect on the date on which We have either approved Proof of Insurability or waived, in Writing, such requirement. Any Proof of Insurability must be provided without expense to Us.

Optional Dependent Insurance

Your Optional Dependent insurance is Contributory. Coverage begins on the first day You are Actively at Work coincident with or following one of the dates below:

1. If Your application for Optional Dependent Insurance coverage is completed on or before the earliest date on which You may become insured, the insurance for Your Eligible Dependents will take effect on that earliest date; *or*
2. If Your application for Optional Dependent Insurance coverage is completed no more than 30 days after the earliest date on which You may become insured, the insurance for Your Eligible Dependents will take effect on that earliest date; *or*
3. If Your application for Optional Dependent Insurance coverage is more than 30 days after the earliest date on which You may become insured, the insurance for Your Eligible Dependents will take effect on the date on which We have either approved Proof of Insurability or waived, in Writing, such requirement. Any Proof of Insurability must be provided without expense to Us.

If, at the time insurance on the life of an Eligible Dependent who is not a newborn Child would otherwise take effect, such Eligible Dependent is confined at home or in a hospital or other medical facility, insurance on the life of such Eligible Dependent will not take effect until both of the following conditions have been met:

- The Eligible Dependent is not confined at home or in a hospital or other medical facility.
- The Eligible Dependent is performing the usual and customary duties or activities of an individual in good health and of the same age and sex.

AGE REDUCTIONS FOR YOUR COVERAGE

The following age reduction rules apply to all types of coverage for You.

On the anniversary of the Policy effective date which occurs on or next follows any of Your birthdays listed below Your insurance will be reduced by a percentage of the amount of insurance calculated in accordance with the Schedule of Benefits. The percentages are indicated in the following table:

<u>Birthday</u>	<u>Benefit Percentage</u>
70	50%

All insurance terminates upon Your retirement.

Changes in Insurance

Change in Class or Earnings

The amount of **Your** and/or Your Dependent's benefit may change if:

- You become insured under a different Class; *or*
- the amount of Your Annual Earnings changes.

If the change would *increase* the amount of insurance, the increase takes effect on the first day You are Actively at Work following the latest of the date:

- the change is effective; *or*
- the Plan Sponsor tells Us in Writing about a change in Class or a change in the amount of Annual Earnings; *or*
- We approve, in Writing, Proof of Insurability, if Proof of Insurability is required.

If the change would *decrease* Your amount of insurance, the decrease takes effect on the date of the change.

Proof of Insurability

You must give Proof of Insurability for Life coverages:

- if You pay all or part of the premium for insurance and You enroll Yourself and or Your Eligible Dependents more than 31 days after the date You become an Eligible Employee; *or*
- if Your insurance and/or Your Dependent's insurance would increase because of a change in Your Class membership or a change in the amount of Your Annual Earnings or Your election, and the Plan Sponsor does not tell Us in Writing about the change within 31 days after the change occurs; *or*
- if You pay all or part of the premium for Your insurance and/or Your Dependent's insurance and the insurance ended at Your request or because a premium was not paid by You and You or Your Eligible Dependents are re-applying for coverage; *or*
- for insurance for which You pay all or part of the premium if You or Your Eligible Dependents were entitled to coverage under the Prior Plan and You had declined coverage; *or*
- if the amount of insurance initially or subsequently applied for exceeds the Guaranteed Issue Amount of the Policy shown in the Schedule of Benefits, if required.

We will use the Proof of Insurability form and other information You give as Proof of Insurability to determine whether You can become Insured. If the Proof of Insurability is not satisfactory to Us, the insurance for which You are required to give Proof of Insurability will not take effect. If the Proof is accepted, Your insurance will only take effect on the first of the month following the date We approve Your Proof of Insurability in Writing.

We may, at Our discretion, require that You undergo an Independent Medical Exam as part of Your Proof of Insurability.

When Insurance Ends

For Your Basic and Optional Life Insurance

Your Life Insurance will end on the first to occur of the following dates:

1. The date Your employment terminates. For the purposes of insurance coverage Your employment will terminate when You are no longer Actively at Work. However, if You are not Actively at Work due to Illness or Injury, You may continue Your insurance for a period of up to 6 onths from the date on which Your disability started, by the payment of that portion, if any, of the premium that would have been required from You had disability not occurred. This continuation may not extend beyond the termination of the Group Policy or Our approval of Your claim for Waiver of Life Insurance Premium, if applicable.
2. the date the Policy, or your employer's agreement with us as outlined in the Policy, is terminated;
3. the day You cease to be an Insured under a Class defined in the Schedule of Benefits;
4. the date the Policy is changed to end the insurance for Your Class;
5. the last day of the period for which premium was paid, if a premium is not paid when due;
6. the date You retire;
7. the date You die;
8. the date You cease to be an Eligible Employee as defined in the *Definitions* section of the Policy;
9. the date You request, in Writing, for Your insurance to be terminated;

If Your insurance would end solely due to Your no longer being Actively at Work, the Plan Sponsor may continue Your insurance during the following periods:

- until the end of 3 months following the date You cease to be Actively at Work due to a temporary layoff; *or*
- until the end of 3 months following the date You cease to be Actively at Work due to a Leave of Absence or due to Your being called to active duty as a reservist with the U.S. Armed Forces Reserve; *or*
- during an absence from work due to a Leave of Absence that is in compliance with the Family Medical Leave Act.

Any Leave of Absence must have been authorized in Writing by Your Employer. All premiums otherwise required by the Policy must be paid in order for any continuance of insurance provision to be applicable.

If coverage is continued in accordance with the Leave of Absence provisions above, such continued coverage will cease immediately if any one or more of the following events occurs:

- the leave terminates prior to the agreed upon date.
- the Policy terminates.
- You or the Plan Sponsor fail to pay premium when due.
- the Policy no longer insures Your Class.

For Your Dependent's Insurance

Your Dependent's insurance under the Policy will end on the first to occur of the following dates:

- the date that the dependent ceases to be an Eligible Dependent as defined in the Definitions of the Policy;
- the date You cease to be insured under the Policy;
- the date You cease to be in a Class eligible for dependent coverage;
- the last day of the period for which any required premium contribution is made, if You or the Plan Sponsor fail to make any further required premium;
- the date You become insured under the Waiver of Premium provision of the Policy;
- the date that is stated in the notice that You have asked, in Writing, to have Your Eligible Dependents cease to be insured. This clause will only apply if participation in the Dependent Coverage under the Policy is at Your option;
- for Your Dependent Spouse, the date of his or her 70th birthday;
- the date that the Dependent starts full-time active duty with the U.S. armed forces.
- the date of Your death.

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Coverage Provisions

To receive Policy benefits, You must be insured under the terms of the Policy, and as described in the *When Insurance Begins and Ends* section of this Certificate. Then Your amounts of insurance are determined according to the Schedule of Benefits. Some of the coverages described in this section may not be available to you. Your Schedule of Benefits shows which coverages are available to You.

Basic and Optional Life Insurance

Death Benefit

We will pay a benefit if You die while covered in accordance with the provisions of the Policy. In the event you commit suicide, Optional Life insurance will be limited as described in the Suicide provision below. Your Life Insurance benefits are payable to Your beneficiary, as determined in accordance with the Beneficiary Provisions(s) under the Policy, upon receipt of due Proof of Your death.

The benefit will be paid in one sum.

Dependent Death Benefit

We will pay a benefit if Your Insured Dependent dies while covered in accordance with the provisions of the Policy.

Dependent Life Insurance shall be payable to You if living, otherwise to Your estate, on receipt by Us at Our Administrative Office of due Proof of the death of the Insured Dependent. You will always be considered the beneficiary for Dependent Life Insurance. Payment will be made in one sum.

Suicide

No payment will be made with respect to the amount of Optional insurance under the Policy if You and/or any of Your Dependents commits suicide and death occurs within two years after the date on which the deceased became insured for or elected an increased amount of insurance. The two year period includes the time coverage was in force under a Prior Plan, provided the Insured's coverage was in effect up until the date of such Prior Plan's termination. Suicide is no defense to payment of life insurance benefits, nor is suicide while insane a defense to payment of accidental death benefits, if any, under this policy where the policy is issued to a Missouri citizen, unless the insurer can show that the insured intended suicide when he or she applied for the policy, regardless of any language to the contrary in the policy.

Waiver of Life Insurance Premium Benefit During Your Total Disability

This section tells how some or all of Your Life insurance can be continued without premiums if You become Totally Disabled before Your 60th birthday.

Waiver of Life Insurance Premium Benefits apply only to Your Basic and Optional Life insurance coverage and do not apply to any Accidental Death and Dismemberment coverage and any Dependent coverage.

Waiver of Premium

If you become Totally Disabled while You are insured and prior to Your 60th birthday then subject to the terms of the Policy and this provision, no premium payment will be required for Your Basic Life and Optional Life Insurance coverage as of the date You satisfy the Elimination Period.

The amount of insurance will be the amount in effect as of the date You became Totally Disabled, subject to any reductions listed in the Age Reductions provision while You are Totally Disabled.

Premiums for Dependents' insurance coverage will not be waived.

Definitions for Waiver of Life Insurance Premium Benefit Provision:

Elimination Period is the period You must have been continuously Totally Disabled before We waive insurance premiums under this provision. The Elimination Period is the lesser of 180 days or if applicable, the period of Your continuous Total Disability preceding the date of death. The Elimination Period begins on the day that You meet the Definition of Total Disability under the Policy.

Material and Substantial Duties means job duties that:

- are normally required for the performance of Your own or any occupation; and
- cannot be reasonably omitted or modified.

Regular Care means:

- You are under the continuing care of and personally visit a Physician as frequently as is medically required according to standard medical practice, to effectively diagnose, manage and treat Your disabling condition(s); and
- You are receiving appropriate treatment and care of Your disabling conditions(s) which conforms with standard medical practice by a Physician whose specialty and clinical experience is appropriate for Your disabling condition(s) according to standard medical practice.

Totally Disabled and Total Disability mean during the Elimination Period and thereafter because of an injury or illness, You meet **both** of the following:

- You are unable to do the Material and Substantial Duties of any occupation for which You are or may become reasonably qualified by education, training, or experience; *and*
- You are receiving Regular Care from a Physician for that Injury or Illness.

The loss of a professional license, occupational license or certification does not in itself mean You are Disabled. Loss of Your occupation due to economic factors such as, but not limited to, recession, job elimination, pay cuts and job-sharing will not be considered.

You will not be considered to be Totally Disabled on any day that you meet the definition of Actively at Work.

Conversion During Waiver Application

You may apply for an individual life insurance policy under the Conversion of Life Insurance provision of the Policy, and if Your insurance terminates before You fulfill the Elimination Period under this provision or You do not meet the Definition of Total Disability under this provision, You may retain the individual life insurance policy in accordance with that policy's provisions.

However, once You have met the conditions for Waiver of Premium You must surrender the individual life insurance policy in accordance with its terms and receive a refund of Your premium payments. You may not be insured simultaneously under both this Group Policy and an individual policy issued in accordance with the Conversion of Life Insurance provision.

Proof of Total Disability

All Proof of Total Disability that We require must be given to Us at Our Administrative Office. The Proof must be satisfactory to Us.

We have the right to have You examined by a Physician of Our choosing at Our expense whenever reasonably necessary, but not more than once a year after two years of Total Disability.

Conditions

1. We must receive initial Proof of Your Total Disability no later than 12 months after the date Your Total Disability began or as soon as reasonably possible. This Proof must be satisfactory to Us.
2. If You die prior to submitting initial Proof of Your Total Disability as required in Condition 1, Proof that Your Total Disability continued until the date of Your death must be given to Us no later than 12 months after Your death or as soon as reasonably possible.
3. The insurance on Your life will be subject to any reductions in amount or termination of insurance included under the Group Policy as of the date You satisfy the Elimination

Period which would have applied to You due to Your age if You were not Totally Disabled.

4. Any amount of insurance continued in force under this provision that becomes payable will be reduced as follows:
 - By any amount paid under the terms of the Conversion provision of The Group Policy because death occurred within the 31 day period in which You were entitled to apply for a policy of individual life insurance; *or*
 - By any amount of insurance paid under a policy that was issued to You under the Conversion provision of the Group Policy after You became Totally Disabled, unless such policy was surrendered to Us without claim in exchange for a full refund of premiums paid under it.

Termination of Benefit

Your insurance continued in force under this provision will terminate on the earliest of the following.

- The date on which You cease to be Totally Disabled; *or*
- Three months after the date We request further Proof that You are still Totally Disabled if such Proof is not received within this period. We may ask for further Proof as often as We may reasonably require; *or*
- The date of Your 65th birthday; *or*
- The date You refuse to be examined by a Physician when requested; *or*
- The date on which You begin to receive retirement benefits which You are eligible to receive as a result of past employment with the Plan Sponsor whether or not the retirement benefits were funded in whole or in part by the Plan Sponsor or entirely by You.

After We determine that You are Totally Disabled, Waiver of Premium for Life Insurance will not be affected by:

- termination or cancellation of the Policy by the Plan Sponsor; *or*
- termination of Your employment; *or*
- termination of Your insurance coverage under the Policy; *or*
- any amendment that is effective after the date You are Totally Disabled.

Insurance after Cessation of Total Disability

If Your insurance is continued in force under this provision and is then terminated because You cease to be Totally Disabled or fail to submit any Proof of Total Disability that is required by Us, one of the following events will occur.

- If the Policy is in force and You are in a Class of persons who may be insured under the Policy and You are Actively at Work, You will immediately become insured under the other terms of the Policy; *or*
- If the Policy is in force but either You are not in a Class of persons who may be insured under the Policy or You are not Actively at Work, You will be entitled to the same conversion rights that You would have been entitled to if Your insurance had terminated due to the termination of Your employment; *or*
- If the Policy is not in force, You will be entitled to the same conversion rights that You would have been entitled to if Your insurance had terminated due to the termination of the Policy.

The period that a conversion right will apply to as described in clauses 2 and 3 will be the 31 days following the date the insurance under this provision is terminated.

If Your insurance is continued in force under this provision and is then terminated because Your 65th birthday has occurred, You will be entitled to the same conversion rights to which You would have been entitled had Your insurance terminated because You are no longer an Insured under an eligible Class.

Accelerated Death Benefit for Basic Life

The following Accelerated Death Benefit Provision applies to Your coverage for Basic Life Insurance:

The Accelerated Death Benefit provides that a portion of the Basic Life Insurance proceeds otherwise payable under the Policy as a result of death may be paid in advance under certain circumstances. Payment is made if You are diagnosed as having a Terminal Condition, subject to the terms of the Policy and this provision. All of the following conditions will apply:

- You, or Your legal representative must request in Writing to have this benefit paid while the insurance is in effect.
- We must be provided with the Written permission of Your irrevocable beneficiary or assignee for the life insurance proceeds otherwise payable under the Policy, prior to paying this benefit. If You live in a community property state, We must have Written permission of Your spouse.
- At the time of application, You must be under age 60.
- Premium payments must continue, and will be based on the reduced amount of Your insurance.
- We must receive Proof satisfactory to Us that You have been diagnosed as having a Terminal Condition.

- You must be living at the time this benefit is to be paid.
- Accelerated Benefits are payable only once with respect to any Insured.

Terminal Condition means a medical condition that a Physician expects to result in Your death within 12 months from the date of application for the Accelerated Benefit and from which You are not expected to recover.

The amount of life insurance otherwise payable on Your death in accordance with the other terms of the Policy will be reduced by the amount of this benefit. Such reduction will also apply to any amount You would otherwise be eligible to apply for under the Conversion provision.

If the life insurance applicable to You would otherwise reduce in accordance with the other terms of the Policy within 12 months of the date of application for this benefit, then the benefit will be based on such reduced amount. If Your insurance would otherwise terminate within 12 months of the date of application for this benefit, then the Accelerated Death Benefit will not be paid.

Payment of this benefit does not guarantee that the full death benefit will eventually be paid. Insurance must still be in force under the Policy at the time of Your death for the remainder of the life insurance benefit to be paid. All limitations and exclusions under the Policy will still apply. Payment of the Accelerated Death Benefit discharges Us of all liability under the Policy to the extent of the payment.

Amount of Benefit

The Accelerated Death Benefit is an amount equal to the lesser of 75% of the amount of Basic Life Insurance to which You are entitled on the date You apply in Writing for this benefit, to a maximum benefit of \$250,000.

A lesser amount of Accelerated Benefit may be elected. However, the minimum Accelerated Death Benefit We will consider for payment is \$7,500.

Payment will be made in one lump sum to You. If You have received an Accelerated Benefit and then You recover from the qualifying condition, You will not be required to refund the benefit paid to You.

Exclusions

No Accelerated Death Benefit will be payable if any of the following conditions are true:

- The Terminal Condition is directly or indirectly due to or associated with an intentional self-inflicted injury or suicide attempt.
- We have been notified that all or a portion of Your Life Benefits are to be paid to Your former spouse as part of a divorce agreement.
- The Terminal Condition is directly or indirectly due to or associated with Your committing or attempting to commit a felony, or engaging in any unlawful act or illegal occupation, or committing or provoking an unlawful act.

- The Terminal Condition is directly or indirectly due to or associated with alcohol or drug abuse.

If the Accelerated Death Benefit election is forced by creditors or government agencies, We will honor it only to the extent required by law.

We reserve the right to have You examined by one or more Physicians of Our choice in connections with any claim for Accelerated Death Benefit. Such an examination will be done at Our expense. Final determination of eligibility will be made by Us.

Accelerated Death Benefit for Optional Life

The following Accelerated Death Benefit Provision applies to Your coverage for Optional Life Insurance:

The Accelerated Death Benefit provides that a portion of the Optional Life Insurance proceeds otherwise payable under the Policy as a result of death may be paid in advance under certain circumstances. Payment is made if You are diagnosed as having a Terminal Condition, subject to the terms of the Policy and this provision. All of the following conditions will apply:

- You, or Your legal representative must request in Writing to have this benefit paid while the insurance is in effect.
- We must be provided with the Written permission of Your irrevocable beneficiary or assignee for the life insurance proceeds otherwise payable under the Policy, prior to paying this benefit. If You live in a community property state, We must have Written permission of Your spouse.
- At the time of application, You must be under age 60.
- Premium payments must continue, and will be based on the reduced amount of Your insurance.
- We must receive Proof satisfactory to Us that You have been diagnosed as having a Terminal Condition.
- You must be living at the time this benefit is to be paid.
- Accelerated Benefits are payable only once with respect to any Insured.

Terminal Condition means a medical condition that a Physician expects to result in Your death within 12 months from the date of application for the Accelerated Benefit and from which You are not expected to recover.

The amount of life insurance otherwise payable on Your death in accordance with the other terms of the Policy will be reduced by the amount of this benefit. Such reduction will also apply to any amount an Insured would otherwise be eligible to apply for under the Conversion provision.

If the life insurance applicable to You would otherwise reduce in accordance with the other terms of the Policy within 12 months of the date of application for this benefit, then the benefit will be based on such reduced amount. If Your insurance would otherwise terminate within 12

months of the date of application for this benefit, then the Accelerated Death Benefit will not be paid.

Payment of this benefit does not guarantee that Your full death benefit will eventually be paid. Insurance must still be in force under the Policy at the time of Your death for the remainder of the life insurance benefit to be paid. All limitations and exclusions under the Policy will still apply. Payment of the Accelerated Death Benefit discharges Us of all liability under the Policy to the extent of the payment.

Amount of Benefit

The Accelerated Death Benefit is an amount equal to the lesser of 75% of the amount of Optional Life Insurance to which You are entitled on the date You apply in Writing for this benefit, to a maximum benefit of \$250,000.

A lesser amount of Accelerated Benefit may be elected. However, the minimum Accelerated Death Benefit We will consider for payment is \$7,500.

Payment will be made in one lump sum to You. If You have received an Accelerated Benefit and then You recover from the qualifying condition, You will not be required to refund the benefit paid to You.

Exclusions

No Accelerated Death Benefit will be payable if any of the following conditions are true:

- The Terminal Condition is directly or indirectly due to or associated with an intentional self-inflicted injury or suicide attempt.
- We have been notified that all or a portion of Your Life Benefits are to be paid to Your former spouse as part of a divorce agreement.
- The Terminal Condition is directly or indirectly due to or associated with Your committing or attempting to commit a felony, or engaging in any unlawful act or illegal occupation, or committing or provoking an unlawful act.
- The Terminal Condition is directly or indirectly due to or associated with alcohol or drug abuse.

If the Accelerated Death Benefit election is forced by creditors or government agencies, We will honor it only to the extent required by law.

We reserve the right to have You examined by one or more Physicians of Our choice in connections with any claim for Accelerated Death Benefit. Such an examination will be done at Our expense. Final determination of eligibility will be made by Us.

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Portability of Insurance

Insurance provided under this Benefit is not subject to The Waiver of Premium Benefit.

Benefit

Portability of insurance is the continuation of some or all of Your and Your Insured Dependent's Optional Life Insurance coverage after termination of Your employment while the Policy is in force. The premium for the Portable coverage will be determined by the Policy type, Your and Your Insured Dependent's risk classification, Our published rates in effect and Your and Your Insured Dependent's Policy age at the time of application. Premium rates will increase annually on Your date of birth. You must pay the Premium for the Portable coverage directly to Us. You must apply for, and be eligible for, this coverage pursuant to the following terms of this provision.

Portable coverage is not available for Your Basic Life Insurance, Your Dependent's Basic Life Insurance coverage, or Accidental Death and Dismemberment coverage.

Definitions for Portability Provision:

Disability, for the purposes of this provision, means that You are unable to work and are unable to perform the substantial and material duties of any occupation for which You are qualified by education, training or experience.

Group Portable Insurance Trust Policy means the trust policy under which the Portable coverage is issued. Provisions of the Portable Insurance trust Policy may differ from the provisions of Your Plan Sponsor's Group Policy.

Period of grace with respect to payment of each premium will be 31 days after the date on which it is due. The Portable coverage will remain in force during the Period of grace unless terminated in accordance with the Termination of Policy provision. In any event, premiums are payable for any period of grace during which the Portable coverage continues in force.

Retirement Date means the date You begin receiving retirement benefits which You are eligible to receive as a result of past employment, whether or not the retirement benefits were funded in whole or in part by a previous employer. This also includes retirement income from any federal, state, municipal or association plan, or under the 1983 United States Social Security Act, and any amendments thereto.

Policy Age means Your or Your Insured Dependent's age calculated by subtracting the year of Your or Your Insured Dependent's birth from the current year as of the date of Your or Your Insured Dependent's election.

Portable coverage is the insurance coverage provided, if applicable, by the Group Portable Insurance Trust Policy.

Who May Become Insured

You and Your Insured Dependents must satisfy all of the following conditions in order to elect Portable coverage:

- You and Your Insured Dependents were insured by Us for at least 12 months.
- Your and Your Insured Dependent's Optional Life insurance provided by the other terms of the Policy has terminated due to termination of Your employment and prior to any termination of Your Class of coverage, the Policy, or Your employer's agreement with Us as outlined in the Policy.
- You and Your Insured Dependents are under 65 years of age.
- You did not terminate employment due to a Disability and You have not attained Your Retirement Date.
- Your Insured Dependents, if applicable, will also be allowed to apply for Portable coverage so long as You elect Portable coverage.

How and When Your and Your Insured Dependent's Insurance Will Continue

You must elect by Written application to continue coverage under this provision and the Group Portable Insurance Trust within the 31 day period immediately following the date on which Your and Your Insured Dependent's insurance terminated.

If the premium and application are received by Us within this period, Portable coverage will take effect on the 32nd day immediately following the date of termination.

An application to become insured must be completed on a form approved for that purpose by Us. It must be received by Us at Our Administrative Office within the 31 day time period.

Amount of Portable Coverage

Your amount of Portable coverage will be no more than 100% of the amount of Optional Life insurance in effect on the date You or Your Insured Dependents are eligible under this provision less any amount converted under the Conversion provision.

You and Your Insured Dependents may not increase or decrease the amount of Portable coverage after Your election.

The amount of insurance and benefits applicable to You and Your Insured Dependents will be shown on the coverage statement that We will issue to You.

No amount or type of coverage will be eligible to be continued under this Portability option unless such amount and type of coverage is elected on the initial Written application for Portable coverage. No amount or type of coverage may be included in the Portable coverage if You were not insured for the same amount and type of coverage at the time Your employment or eligibility under the Policy terminated and You became eligible for Portable coverage.

Premium Rate Changes for Portable Coverage

We may change premium rates for Portable coverage at any time for reasons which affect Our risk assumed, including but not limited to the following:

- Changes occur in the coverage levels.
- Changes occur in the overall use of benefits by all Insureds.
- Changes occur in other risk factors for a class of Insureds.
- A new law or change in existing law occurs which affects the risk assumed.

The change in premium rates will be made on a class basis according to Our underwriting risk assessments. We will notify You in Writing at least 31 days before a premium rate is changed.

Reductions

Reductions in the amount of Portable coverage will occur in accordance with the Age Reductions outlined in this Certificate.

When Portable Coverage and Portable Coverage Eligibility Ends

Any Portable coverage in effect, and all eligibility for new Portable coverage ends on the earliest date shown below:

- At the end of the last day of the period for which premiums have been paid in accordance with the Period of grace.
- On the date on which You request, in Writing, to have the insurance terminated.
- On the date the Insured attains his or her Retirement Date.
- On the date of the Insured's 70th birthday.
- On the day before the Insured enters active full-time service in any naval, military or air force.
- On the date of the termination of the Group Portable Insurance Trust Policy.

In addition to the above, any Dependent's Portable coverage in effect, and all eligibility for new Dependent Portable coverage ends on the earliest date shown below.

- On the date on which You ask to have the insurance on Your Dependents terminated.
- On the date on which the Dependent's insurance under the Policy is no longer in force.
- When the Dependent ceases to be an Eligible Dependent as defined in the Group Portable Insurance Trust Policy.
- On termination of Your insurance under the Group Portable Insurance Trust Policy.

You or Your legal representative must notify Us in Writing within 31 days after the date on which an event described above occurs.

Portable coverage that has terminated due to default in payment of premium may be reinstated at any time within five (5) years after the date of default, provided the Insured would still have been eligible for coverage at the time of reinstatement had premium payment continued. The requirements for reinstatement are:

- Presentation of Proof of Insurability acceptable to Us.
- Payment of all premiums due from the date of default.

- If the reinstatement occurs more than thirty (30) days after the date of default, the payment of interest, assessed per annum and compounded annually, on each unpaid premium from its due date. The rate of interest will not exceed the applicable policy loan interest rate(s) during the period of lapse.

You may have the right to convert Your Life Insurance coverage as described in the Group Portable Insurance Trust Policy.

If You elect Portable coverage and You again become an Eligible Employee of the Plan Sponsor, Your and Your Insured Dependent's Portable coverage will end when You become eligible under the Plan Sponsor's Group Policy.

Conversion of Life Insurance

Who May Convert

You will have the right to have Us issue to You an individual life insurance policy without submitting Proof of Insurability if all or part of Your insurance under the Group Policy terminates for any of the following reasons:

1. Your employment terminates while the Group Policy is in force.
2. Your membership in a Class terminates while the Group Policy is in force.
3. The Group Policy terminates. You must have been insured under the Group Policy for at least 5 years.
4. The Group Policy is amended to cancel the insurance on the Class of persons under which You were insured. You must have been insured under the Group Policy for at least 5 years.

The policy will only be issued to You if You make a Written application to Us and the first premium due for the policy is received at Our Administrative Office within 31 days of such termination or benefit reduction. This 31 day period is the conversion period. The policy will not take effect until the end of the conversion period.

If You should die during the 31 day conversion period, and prior to becoming insured under a policy again, an amount of insurance equal to the maximum amount for which You were entitled to convert will be paid as a death benefit.

The premium for the individual policy will be determined by the policy type, the risk classification to which You belong, Our published rates in effect and Your age at the time of conversion as determined from the date of your last birthday.

Individual Policies Available

The policy may be on any plan, other than term insurance, with level premiums and level death benefit, which We are then issuing. It may not include any provision for disability, waiver of premium, accelerated death benefits, accidental death or other special benefit.

Limits on the Amount of Individual Life Insurance That May Be Obtained

The amount of insurance You may select under the Conversion policy is subject to the following limits.

1. It may not be less than the minimum amount for which We then issue such a policy.
2. If You ceased to be insured because of reason 1 or 2 shown in the *Who May Convert* section of this provision, it may not be more than the amount of insurance that has been terminated, reduced by any amount of life insurance for which You may be or may become entitled under this or any group insurance policy within the conversion period.
3. It may not exceed the amount of insurance that has been terminated less any applicable age reductions under the Group Policy.

4. If You ceased to be insured because of reason 3 or 4 shown in the *Who May Convert* section of this provision, it may not be more than the smaller of the following amounts.
 - a. The amount of insurance that applied to You at the time it terminated, reduced by any amount of life insurance for which You may be or may become entitled to under any group insurance policy within the conversion period.
 - b. \$10,000.
5. It may not, in any event, exceed the maximum amount of insurance You are eligible to convert as stated in clause 2 or 4 above reduced by any amount of life insurance currently in force and previously converted under the Policy.

Conversion of Dependent's Life Insurance

Who May Convert

If Your Dependent ceases to be insured under the Dependent's Insurance provision of the Group Policy, he will have the right to buy an individual life insurance policy without submitting Proof of Insurability if all or part of his insurance terminates for any of the following reasons:

1. Your employment terminates.
2. Your membership in a Class terminates while the Group Policy is in force.
3. The Group Policy terminates. Your Dependent must have been insured under the Policy for at least 5 years.
4. The Group Policy is amended to cancel the insurance on the Class of persons under which You were insured. Your Dependent must have been insured under the Policy for at least 5 years.
5. Your death.
6. Your Dependent ceases to be a Dependent as defined under Eligible Dependents.
7. You become subject to the terms of the Waiver of Premium provision.

The policy will be issued to Your Dependent only if a Written application and first premium due for the policy are received by Us at Our Administrative Office within 31 days of such termination or benefit reduction.

The 31 day period is the conversion period. The individual policy will not take effect until the end of this conversion period.

If Your Dependent should die during the 31 day conversion period, and prior to becoming insured under a policy again, the amount of insurance for which the Dependent was entitled to convert will be paid as a death benefit.

The premium for the individual policy will be determined by the policy type and amount, Dependent's risk classification, Our published rates in effect and the Eligible Dependent's age at the time of conversion as determined from the date of the Eligible Dependent's last birthday.

Individual Policies Available

The policy may be on any plan, other than term insurance, with level premiums and level death benefit, which We are then issuing. It may not include any provision for disability, waiver of premium, accelerated death benefits, accidental death or other special benefit.

Limits on the Amount of Individual Life Insurance That May Be Obtained

The amount of insurance that the Dependent may select under the Conversion policy is subject to the following limits.

1. It may not be less than the minimum amount for which We then issue such a policy.
2. If the Dependent ceased to be insured because of reason 1, 2, 5, 6 or 7 shown in the *Who May Convert* section, it may not be more than the amount of insurance that has been terminated.
3. If the Dependent ceased to be insured because of reason 3 or 4 shown in the *Who May Convert* section, it may not be more than the smaller of the following amounts.
 - a. The amount of insurance that applied to the Dependent at the time it terminated, reduced by any amount of life insurance for which the Dependent may be or may become entitled under this or any group insurance policy within the conversion period.
 - b. \$10,000
4. It may not, in any event, exceed the maximum amount of insurance the Dependent is eligible to convert as stated in clause 2 or 3 above reduced by any amount of life insurance currently in force and previously converted under the Group Policy.

Notice of Conversion Right

The Plan Sponsor is required to give You Written notice of Your right to convert without submitting Proof of Insurability. If You are not given notice of the existence of the right at least 15 days prior to the expiration date of the 31 day conversion period, then You have 15 days after the notice is given by the Plan Sponsor to exercise the right to convert. The additional period shall not extend beyond 60 days after the expiration date of the 31 day conversion period. Written notice presented to You or mailed by the Plan Sponsor to Your last known address constitutes notice for the purpose of this paragraph. In any event, all life insurance terminates at the end of the 31 day conversion period, unless properly converted within said time.

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Accidental Death and Dismemberment Insurance Benefits

Payment for any Accidental Death and Dismemberment Insurance benefit will be subject to all of the following conditions:

- The Loss is caused solely by an Accident.
- The Loss is not excluded by the terms of the Exclusions section of this provision.
- The Accident must occur while the person is insured under this provision.
- The Loss must occur within 365 days after the date on which the Accident occurred, unless otherwise specified.
- The maximum amount payable will be subject to the terms of the Limitations section of this provision.

We may, at Our expense, require an Insured to undergo an Independent Medical Exam so that We may determine that the Insured is eligible for benefits under the Policy or under any Additional Benefit or Additional Provision.

Additional Definitions for Accidental Death and Dismemberment Insurance

The following definitions apply to the Accidental Death and Dismemberment Policy provisions and benefits, as well as any Additional Benefits or Provisions for Accidental Death and Dismemberment.

Loss means a benefit from the Schedule of Losses for Basic and/or Optional Accidental Death and Dismemberment which is payable under the Policy's terms and conditions. To be considered for Accidental Death and Dismemberment benefits, a Loss must occur within 365 days of the Accident, unless otherwise specified.

In addition, **Loss** means, with regard to:

- An arm, leg, hand or foot, complete severance at or above the wrist or at or above the ankle.
- A thumb and index finger or all four fingers of one hand, complete severance at or above the metacarpophalangeal joints.
- Toes, complete severance at or above the metatarsophalangeal joints.
- An eye, the total and irrecoverable loss of sight.
- Speech, the complete and irrecoverable loss of speech.
- Hearing, the complete and irrecoverable loss of hearing.
- Quadriplegia, the total paralysis of both upper and lower limbs provided the loss is continuous for 12 consecutive months from the date of the loss.
- Paraplegia, the total paralysis of both lower limbs provided the loss is continuous for 12 consecutive months from the date of the loss.
- Hemiplegia, the total paralysis of upper and lower limbs on one side of the body provided the loss is continuous for 12 consecutive months from the date of the loss.
- Uniplegia, the total paralysis of one limb provided the loss is continuous for 12 consecutive months from the date of the loss.

Principal Sum is the amount which applies to the Insured under the applicable Amount of Insurance provision at the time of the Accident.

Basic Accidental Death and Dismemberment Benefits

We will pay the amount described in the Schedule of Losses if You suffer a covered Loss due to an Accidental Injury, subject to all of the terms and limitations of the Policy:

Schedule of Losses

<u>Nature of Loss</u>	<u>Amount Payable</u>
Life.....	The Principal Sum
The sight of both eyes.....	The Principal Sum
Either both hands <u>or</u> both feet.....	The Principal Sum
One hand <u>and</u> one foot.....	The Principal Sum
The sight of one eye <u>and</u> either one hand <u>or</u> one foot.....	The Principal Sum
Speech <u>and</u> hearing in both ears.....	The Principal Sum
Either one hand <u>or</u> one foot.....	One-half of the Principal Sum
The sight of one eye.....	One-half of the Principal Sum
Speech <u>or</u> hearing in both ears.....	One-half of the Principal Sum
Both the thumb <u>and</u> index finger of one hand.....	One-quarter of the Principal Sum
Both thumbs of both hands.....	One-quarter of the Principal Sum
All four fingers of one hand.....	One-quarter of the Principal Sum
All of the toes of one foot.....	One-eighth of the Principal Sum
Quadriplegia.....	The Principal Sum
Paraplegia.....	The Principal Sum
Hemiplegia.....	The Principal Sum
Uniplegia.....	One-quarter of the Principal Sum

Any amount payable for Accidental Death and Dismemberment Benefits will be paid to You, except in the case of Your Loss of life, in which case, payment will be made to Your beneficiary, as determined in accordance with the Beneficiary Provision(s) under the Policy.

The benefit will be payable when We receive due Proof of a Loss. Your Principal Sum for Accidental Death and Dismemberment insurance is shown in the Schedule of Benefits. The benefit to be paid is the amount from the Schedule of Losses for Basic and/or Optional Accidental Death and Dismemberment subject to any conditions or reductions of the Policy. If, as the result of any one Accident, an Insured suffers more than one of the Losses shown in the Schedule of Losses with respect to any one limb, payment will be made only for the Loss for which the largest amount is payable. The total maximum amount payable for all Losses will not exceed the Insured's Principal Sum unless otherwise specified by any applicable Additional Benefit or Additional Provision.

No Right to Convert

If Your Accidental Death and Dismemberment Insurance ceases or is reduced, You can not “convert” that group insurance to an individual policy.

Exclusions for Accidental Death & Dismemberment

The following exclusions apply to any and all Accidental Death & Dismemberment Benefits, including any Additional Benefits or Additional Provisions, unless otherwise specifically referenced.

No payment will be made for any Accidental Death and Dismemberment Benefit or under any Additional Benefit or Additional Provision for any death or Loss that results directly or indirectly from, or was in any manner or degree associated with or caused by any one or more of the following:

- Bodily or mental infirmity or illness or disease of any kind, or any medical or surgical treatment, diagnostic or preventative care (unless the treatment or care is provided in connection with a Loss). This exclusion does not prevent coverage for pyogenic infections which result from Accidental bodily Injury, and bacterial infections which result from the Accidental ingestion of contaminated substances.
- Suicide or attempted suicide or self-inflicted injury.
- Committing or attempting to commit a felony, or engaging in any unlawful act or illegal occupation, or committing or provoking an unlawful act.
- An act or accident of war, declared or undeclared, whether civil or international, or any substantial armed conflict between organized forces of a military nature.
- Participation in any riot or violent disorder.
- An infection. This exclusion does not prevent coverage for pyogenic infections which result from Accidental bodily Injury, and bacterial infections which result from the Accidental ingestion of contaminated substances.
- Poisoning in any form, including, but not limited to, ingestion or inhalation of gas, fumes, chemicals, drugs, alcohol or any combination thereof.
- Being under the influence of any drug, narcotic, intoxicant or chemical, unless administered by or taken according to the advice of a Physician.
- Being intoxicated. "Intoxication" under this exclusion means being legally intoxicated as determined by the laws of the jurisdiction where the Accident occurred. Conviction is not necessary for determination of being intoxicated.
- Travel or flight in any aircraft except solely as a passenger in a powered civil aircraft having a valid and current airworthiness certificate and operated by a duly licensed or certified pilot while such aircraft is being used for the sole purpose of transportation only. Parachuting or descent from any aircraft in flight will be deemed to be part of such flight.
- Taking part in the sports of parachute jumping, sky diving or hang gliding.
- Riding, driving, or testing a motorized vehicle used in a race or speed contest.
- Any period while an Insured is confined to a penal or correctional institution.
- Any Loss or Injury as a result of autoerotic asphyxiation.
- Any Loss or Injury which occurs while in the course of operating any Motorized Vehicle:
 - under the influence of any intoxicant or drug, unless prescribed by a physician. This exclusion will apply if You are legally intoxicated according to the jurisdiction where the accident occurred; *or*
 - if Your blood alcohol concentration is in excess of the legal limit in the jurisdiction in which the Accident occurred.

Motorized Vehicle for the purpose of this provision means any self-propelled vehicle or conveyance, including but not limited to automobiles, trucks, motorcycles, ATV's, snow

mobiles; tractors, golf carts, motorized scooters, lawn mowers, heavy equipment used for excavating, boats, and personal watercraft. "Motorized Vehicle" does not include a medically necessary motorized wheelchair.

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Additional Benefit for Child Education

If a benefit due to Your Accidental Loss of life becomes payable under the Policy, We will reimburse the reasonable and necessary expenses actually incurred according to the Additional Benefit stated below for each Dependent Child who is enrolled as a full-time student and is under the age of 24 on the date of Your death:

The Child must be:

- in an Accredited Institution for higher learning above the secondary school level; *or*
- at the secondary school level but who will enroll as full-time student(s) in an Accredited Institution for higher learning within 365 days after the date of Your death.

Accredited Institution for higher learning means any university, college or trade school which is accredited by a regional accrediting agency that is recognized by the United States Department of Education.

The maximum Additional Benefit for Child Education will be the lowest of the following amounts:

- 1 ¼% of Your Principal Sum per year for each Dependent Child;
- \$3,500 per year for each Dependent Child;
- \$20,000 for all Dependent Children and all years;
- The amount of expense actually incurred.

In addition, the Additional Benefit will not exceed a maximum of 4 years, which must run consecutively from Your date of death, with respect to any one Dependent Child.

The Additional Benefit will be reimbursed annually upon receipt of satisfactory Proof that the Dependent Child is attending an Accredited Institution for higher learning as a full-time student, but reimbursement will not be made for expenses incurred prior to Your death, or for room, board or other ordinary living, traveling or clothing expenses.

In the event the Dependent Child satisfies the requirements indicated above and has reached the age of legal majority, such Child will be deemed the beneficiary with respect to benefits payable under this Additional Benefit. If the Dependent Child satisfies the requirements indicated above, and has not yet reached the age of legal majority, the benefit will be payable annually to the legal guardian of the estate of the Dependent Child, until such Child reaches the age of legal majority.

Additional Benefit for Repatriation

If You sustain Accidental Loss of life more than 75 miles from Your normal place of residence and indemnity for such Loss becomes payable under the terms of the Policy, We will reimburse expenses incurred for the transportation of the body of the deceased person, subject to all of the terms and limitations of the Policy and all of the following conditions:

- Reimbursement for all expenses under this Additional Benefit will not exceed \$5,000; and
- Eligible expenses will include transportation of the body, and charges directly related to the preparation of the body for such transportation; and
- Transportation of the body will be to the first resting place (including, but not limited to, a funeral home or the place of interment) in proximity to the normal place of residence of the deceased; and
- Satisfactory Proof of the actual expenses will be required at the time of claim.

The Additional Benefit will be paid to Your beneficiary, as determined in accordance with the Beneficiary Provision(s) under the Policy.

Additional Benefit for Seat Belt and Air Bag

If a benefit due to Your Accidental Loss of life becomes payable under the terms of the Policy, We will pay an Additional Benefit called the Seat Belt and Air Bag Benefit if You were wearing a Seat Belt, and an additional benefit if You were wearing a Seatbelt and the Automobile was equipped with Air Bag(s) at the time of the Accident. These benefits are subject to all of the terms and limitations of the Policy and all of the following conditions:

- The Seat Belt Benefit equals the lesser of (i) \$15,000 or (ii) 10% of the amount of the Accidental Death and Dismemberment Insurance Benefit paid because of Your Accidental death in accordance with the Schedule of Losses.
- The Air Bag Benefit equals the lesser of (i) \$10,000 or (ii) 10% of the amount of the Accidental Death and Dismemberment Insurance Benefit paid because of Your Accidental death in accordance with the Schedule of Losses.
- Satisfactory Proof that Your death resulted from an Automobile Accident independent of all other causes, and that You were wearing a seat belt at the time of the Accident must be received at the time of claim. Proof that the Automobile was equipped with Air Bags may also be required.
- No payment will be made for an Air Bag Benefit if at the time of the Accident You were not in a seat for which the Automobile provided an Air Bag, and wearing a Seat Belt.
- A copy of the police accident report must be submitted with the claim. The report must certify the position of the Seat Belt.
- No payment will be made for the Seat Belt or Air Bag benefit for any Insured who is driving or riding as a passenger if:
 - the blood alcohol of the driver or operator of the Automobile is in excess of the legal limit in the jurisdiction in which the Accident occurred; *or*

- the use of any intoxicant or drug by the driver or operator of the Automobile is determined to be a contributing cause of the Accident, whether or not the intoxicant or drug was prescribed by a Physician.

The Additional Benefit for Seat Belt and Air Bag will be payable to Your beneficiary, as determined in accordance with the Beneficiary Provision(s) under the Policy.

For the purposes of this Additional Benefit:

Seat Belt means a properly installed seat belt, lap and shoulder restraint, or other restraint approved by the National Highway Traffic Safety Administration.

Automobile means a motor vehicle licensed for use on public highways which is a self-propelled passenger vehicle that has four wheels and an internal combustion engine. It may include electric passenger vehicles and certain hybrids. It excludes all other motorized vehicles.

Air Bag means an inflatable supplemental passive restraint system installed by the manufacturer of the Automobile that inflates upon collision to protect an individual from Injury and death.

Additional Benefit for Coma

If an Accidental Injury which results in a Loss payable under the terms of the Policy causes You to be in a Coma continuously for at least 31 days We will pay an Additional Benefit. The Additional Benefit for Coma will be payable annually for each month of continuous Coma, but in no event more than 8 years on behalf of You. No Additional Benefit for Coma will be payable after the comatose condition has ceased, whether by death, recovery or any other change of condition.

The Additional Benefit will be 1% of the Principal Sum for each month that You are in a Coma. In no event shall the total amount paid for all Accidental Death and Dismemberment Benefits for an Insured exceed the Principal Sum.

The Coma Benefit will be paid to the legally appointed guardian or conservator of Your finances.

If, after qualifying for an Additional Benefit, You suffer another Loss covered under the terms of the Policy, due to the same Accident that caused the comatose condition, the benefit paid for such other Loss will be the benefit stated in the Schedule of Losses reduced by the total amount of benefits paid, including the Additional Benefit for Coma which has been paid, with respect to You as a result of that Accident. If You continue to qualify for an Additional Benefit for Coma after such other loss, the amount of Additional Benefit for Coma paid annually will be redetermined in accordance with the calculation stated above. Only one Coma Benefit will be paid for any one month of Coma, regardless of the number of injuries contributing to or causing the Coma.

We will require monthly Proof of the continuing Comatose condition. We retain the right to investigate to determine whether the Comatose condition exists and continues.

The Coma Benefit will be calculated at 1/30th of the monthly Coma Benefit for each day during a period of coma of less than a full month.

Coma and **Comatose** mean, for the purposes of this provision, a profound state of unconsciousness from which You cannot be aroused to consciousness, even by powerful stimulation, as determined by a Physician. You must be confined in a medical facility during a coma.

Additional Benefit for Common Carrier Accident

If You sustain an Accidental Injury which results in a Loss payable under the terms of the Policy, an Additional Benefit of 25% of the Principal Sum will be paid, if Your Injury is sustained while You are boarding, riding, or exiting as a fare-paying passenger in a Common Carrier.

Common Carrier means a government licensed and regulated entity that is in the business of transporting fare paying passengers. The term Common Carrier does not include:

- chartered or other privately arranged transportation; or
- taxis; or
- limousines.

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General Provisions

Assignment

As part of Your estate plan, You may wish to assign ownership of any death benefits to someone else. The Policy allows assignment of all present and future right, title, interest and incidents of ownership as to: (a) any life insurance; (b) any disability provision of life insurance, and (c) any Accidental death insurance under the Policy. The assignment will include, but is not limited to, the rights: (a) to make any contribution required to keep the insurance in force; (b) to exercise any conversion privilege; and (c) to change the beneficiary named.

No assignment of rights, title, interest and incidents, of ownership will be binding on Us unless and until the original of the form documenting the assignment, or a true copy of it is received and acknowledged by Us at Our Administrative Office.

We will have no responsibility:

- for the validity or effect of any assignment; or
- to provide any assignee with notices which We may be obligated to provide to You.

Currency

All payments made to or by Us will be made in United States dollars.

Class Membership

Insureds may be covered under only one Class at any time.

Misrepresentation

Any statement You make in an application to become insured is a representation and not a warranty. No representation made by You in an application to become insured will be used to reduce or deny Your claim or contest the validity of Your insurance unless:

- Your insurance would not have been approved except for Your misrepresentation; *and*
- Your misrepresentation is contained in a written instrument Signed by You; *and*
- We give You or Your Dependents a copy of the written instrument that contains Your misrepresentation.

Incontestability

We will not use misrepresentations made by an Insured in a written application to contest the validity of the insurance with respect to which such statement was made, after such insurance has been in force prior to the contest for a period of two years during the Insured's lifetime, unless

the misrepresentations are fraudulent. This section does not prevent Us from using at any time a defense based on:

- non-payment of premium; *or*
- any other provision of the Policy; *or*
- any other defense that is allowed by law.

Misstatement of Age

If Your age was misstated, We will use the correct age to determine whether You are Insured and if so, for what amount and duration.

In addition, the life insurance premium rate will be adjusted so that the premium paid would have been correct for Your or Your Spouse's actual age. We may make this change back to the date coverage became effective based on the misstated information.

Errors

You must be properly Insured under the Policy. An error or omission by the Plan Sponsor or by Us will not cause You to become Insured. An error or omission by the Plan Sponsor or by Us will not cancel insurance that should continue nor continue insurance that should end. The requirements of the Policy must be properly met for any change in the amount of Your insurance to take effect. We have the right to full recovery of any overpayments made. Such reimbursement will be required regardless of whether the overpayment occurred due to an error by Us, or by an Insured or Insured's representative or beneficiary, or the Plan Sponsor. If We determine that You have been paid less than You are entitled to under the Policy, we will pay you the difference in one lump sum.

Agency

The Plan Sponsor or employer and any administrator appointed by the Plan Sponsor or employer shall not be considered Our agents for any purpose. We are not liable for any of their acts or omissions.

Changes to Policy

The Policy may be amended at any time by written agreement between the Plan Sponsor and Us, without the consent of or notice to any other individual. Any amendment to the Policy must be in Writing and be attached to it. The amendment must bear the signature or a reproduction of the signature of the President, a Vice President, or Secretary of Our Company.

If a person who is otherwise eligible for insurance is not Actively at Work on the Effective Date of the amendment, the effective date with respect to that person will be on the date that he is again Actively at Work. However, if the amendment reduces the amount of insurance to which the person is entitled, the effective date will be the effective date of the amendment.

It is understood that, if the Policy is amended during a person's continuous period of Disability, the amendment will have no effect on the amount of his insurance during that same continuous period of Disability.

Enforcement of Policy Terms

If at any time We do not enforce a provision of the Policy, We will still retain Our right to enforce that provision at Our option after providing notice.

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Claims and Payment Provisions

How To Claim Benefits

Due written Proof of claim is required in order to receive benefits under the Policy. Claim forms are available to You or Your beneficiary on request to the Plan Sponsor. For prompt payment, it is necessary that the claim form be completed in full. For a claim for loss of life, a certified copy of the death certificate must be provided to Us.

Notice of Claim

For all claims other than life claims, notice of a claim must be given within 90 days after a covered Loss starts. If this is not reasonably possible, notice must be given as soon as it becomes reasonably possible. Reference to a “loss” in this provision, and the provisions below, means that an event occurred or an expense was incurred for which a benefit is payable under the Policy. Written notice can be given to Us at Our Administrative Office or to Our agent. The notice must identify You along with Your Group Policy number, and the name and address of the Claimant.

For a Waiver of Premium claim for loss due to disability, You must notify Us immediately if You return to work in any capacity.

Claim Forms

When We receive the notice of claim, We will send the Claimant forms for filing Proof of Loss. The needed forms may also be obtained from the Plan Sponsor. If these forms are not given to the Claimant within 15 days, the Claimant will meet the Proof of Loss requirements by giving Us a Written statement of the nature and extent of the Loss within the time limit stated in the Proof of Loss section.

Proof of Loss

Due Written Proof of Loss must be given to Us within 90 days after such Loss, for all claims other than life claims. Failure to furnish the Proof within that time shall not invalidate or reduce the claim if it was not reasonably possible to give Proof within such time, provided such Proof is given as soon as it becomes reasonably possible. But, unless delayed by the Claimant’s legal incapacity, the required Proof must be furnished within 10 years of the specified time for a life claim, or 2 years for all other claims.

Filing Claim Forms

The Proof of Loss claim forms contain instructions as to how they should be completed and where they should be sent. Claimants should be sure to fully complete the forms. Incomplete forms may delay the processing of the claim.

Time of Payment of Claim

Indemnities payable under the Policy for any Loss will be paid as they accrue immediately upon receipt of due Written Proof of Loss.

Payment of Claims

Any covered benefit for Your Loss of life will be payable in accordance with Your Written beneficiary designation, subject to the Policy's provisions and applicable law. Covered benefits for all other Losses are payable to You.

Beneficiary Provisions

Designated Beneficiary Provision

The beneficiary is the person or persons You designate to receive any benefit payable because of Your death. The designation must be made in a Written statement on a form approved by Us.

You may change beneficiaries at any time, subject to applicable law. To do so, You must provide a Written statement on a new form.

Any designation or change of beneficiary will be effective on the date of its execution, regardless of whether or not You are living at the time it is given to Us. In the event You die before any designation or change is recorded, any death benefit We may have already paid will be deducted from the amount payable to a newly named beneficiary.

If You designate more than one person to share any death benefit, You should specify on the form how the benefit is to be divided among them. Otherwise, they will share the benefit equally. All rights of any beneficiary cease if he or she dies before You do.

Alternate Payment Beneficiary Provision

The interests of a beneficiary who dies before You will accrue to the surviving beneficiaries. However, if for all or part of Your insurance, no beneficiary has been properly designated in accordance with the Policy provisions and applicable law, the amount of Your insurance for which there is no beneficiary will be payable in equal shares to the first of the following categories of surviving beneficiaries:

- Legal Spouse;
- Natural and legally adopted children;
- Mother and Father;
- Brother and Sister;
- Estate.

If the Insured and the beneficiary die from the same accident, and the order of deaths cannot be determined, We will pay the benefit as though the Insured survived the beneficiary.

Release for Payment

It may be that one or more persons have incurred expenses for an Insured's fatal condition or burial. If, in Our judgment this is true, We may apply part of any death benefit toward reimbursement of such persons. But the total amount of death benefit so applied shall not be more than \$500. Then, the beneficiary for the payment will receive only the unpaid balance of the death benefit.

It may happen that the person to be paid a benefit (called the "payee") is legally unable to execute a valid release for payment. If a payee is unable to execute a valid release, We may:

- pay any providers on whose charges the claim is based toward satisfaction of those charges; or
- pay any person or institution that has assumed custody and principal support of the payee. This will not be done, though, after claim is made by the payee's duly appointed legal representative.

If the payee dies while any accrued benefits remain unpaid, We may pay any provider on whose charges the claim is based toward satisfaction of those charges. Then, any benefits that still remain unpaid can be paid to anyone related to You by blood or marriage.

The payments under this Release for Payment provision may be made at Our discretion, subject to applicable law, and will not exceed a total of \$500. We will be discharged to the extent of any payments made in good faith under this provision.

If any person who is to receive a benefit payment is a minor or is not legally competent, then the benefit payment will be made to the legally appointed guardian of the person's estate.

Physical Examinations

We shall have the right and opportunity to have any Insured person whose Injury or Illness is the basis of a claim undergo an Independent Medical Exam. This may be done when and as often as We may reasonably require. If the person has died, We may require an autopsy, unless it is prohibited by law. Such examination or autopsy will be at Our expense.

Proof of Continuing Disability for Waiver of Premium

From time to time You must give Proof satisfactory to Us at Your expense that You are still Disabled. We will ask You for this Proof at reasonable intervals. We will stop Waiver of Premium Benefits if You do not give Proof satisfactory to Us that You are still Totally Disabled. We may require You to provide Us with the name and address for any Hospital, health facility or institution where You received treatment, including all attending physicians, and to give us Your Written authorization to obtain additional medical information, including but not limited to complete copies of medical records. We may investigate Your claim at any time.

Proof of Financial Loss

For any benefit which is based upon determination of a person's financial loss, We shall have the right to require Written Proof of financial loss. This includes, but is not limited to:

- statements of income;
- tax returns, tax statements, and accountants' statements; *and*
- any other Proof that We may reasonably require.

We may perform financial audits at Our expense as often as We may reasonably require. Payment of benefits may be contingent upon Proof of financial loss being satisfactory to Us.

Legal Actions

For life claims: No action at law or in equity shall be brought to recover on the Policy after the expiration of 10 years from the date of death.

For claims other than life claims: No action at law or in equity shall be brought to recover on the Policy prior to the expiration of 60 days after Written Proof of Loss has been furnished in accordance with the requirements of the Policy. No such action shall be brought after the expiration of 2 years after the time Written Proof of Loss is required by the above terms

Reconsideration of a Denied Claim

Claims for benefits other than Waiver of Premium.

If You or Your beneficiary's claim for benefits is totally or partially denied, We will provide a Written notice. The notice will give the reasons for denial. If a Claimant does not agree with the reasons given, the Claimant may request reconsideration of the claim.

To do so, the Claimant must write to Us within the 60 days after receipt of the notice of denial. The Claimant should indicate why he believes the claim was improperly denied, and include any additional information, data, questions or comments which he or she thinks are appropriate. Unless We request additional information, the Claimant will be advised of Our decision within 15 days after the Written request for reconsideration is received.

Our name and address for correspondence regarding claims appear in this Certificate. Our name and address will also be on the initial notice of denial and any subsequent correspondence from Us. For a life claim, the Claimant may take legal action at any time up to 10 years following the date of death of the Insured.

Claims for Waiver of Premium

A decision for a Waiver of Premium claim will be made by Us within 45 days of the date the claim is filed.

Under special circumstances, this decision may take up to another 60 days. You will be notified and the reason for the delay will be explained to You. The decision will be sent to You in Writing.

If You do not understand Our decision or You are not satisfied with it, You may request a review of the denied claim within 180 days of receipt of Written notice that Your claim has been denied. You may also review the pertinent documents and submit comments in Writing.

A decision must be made within 45 days after the request for review is made, unless circumstances of the claim require an extension, in which event the decision will be made as soon as possible, but not longer than 90 days after the request for review is made.

The decision will be in Writing and will include the reasons for the decision with reference to those Policy provisions on which it is based.

Release of Information

You and Your Dependent(s) agree that We may request, and anyone may give to Us, any information, (including copies of records) about an Insured's Illness or Injury for which benefits are claimed and that We may give similar information if requested to anyone providing similar benefits to an Insured.

NOTICE CONCERNING COVERAGE LIMITATIONS AND EXCLUSIONS UNDER THE LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION ACT

Residents of this state who purchase life insurance, annuities, or health insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Missouri Life and Health Insurance Guaranty Association. The purpose of this Association is to assure that policyholders will be protected, within limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay claims of insured persons who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by these insurers through the Guaranty Association is not unlimited however, and, as noted in the box below, this protection is not a substitute for consumers' care in selecting companies that are well-managed and financially stable.

DISCLAIMER

The Missouri Life and Health Insurance Guaranty Association may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions, and require continued residency in Missouri. You should not rely on coverage by the Missouri Life and Health Insurance Guaranty Association in selecting an insurance company or in selecting an insurance policy.

Coverage is NOT provided for your policy or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as a variable contract sold by prospectus.

Insurance companies or their agents are required by law to give or send you this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

The Missouri Life and Health Insurance Guaranty Association
4310 Madison Avenue
Kansas City, Missouri 64111

Missouri Division of Insurance
P.O. Box 690
Jefferson City, Missouri 65102-0690

The state law that provides for this safety-net coverage is called the Missouri Life and Health Insurance Guaranty Association Act. On the back of this page is a brief summary of this law's coverages, exclusions, and limits. This summary does not cover all provisions of the law; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

Generally, persons will be covered if they live in this state, and hold a life or health insurance contract or annuity, or a certificate under a group policy or contract. However, not all individuals

with a right to recover under life or health insurance policies or annuities are protected by the Act. A person is not protected when:

- The person is eligible for protection under the laws of another state;
- The person purchased the insurance from a company that was not authorized to do business in this state;
- The policy is issued by an organization which is not a member insurer of the Association; *or*
- The person does not live in this state, except under limited circumstances.

Additionally, the Association may not provide coverage for the entire amount a person expects to receive from the policy. The Association does not provide coverage for any portion of the policy where the person has assumed the risk, for any policy of reinsurance (unless an assumption certificate was issued), for interest rates that exceed a specified average rate, for employers' plans that are self-funded, for parts of plans that provide dividends or credits in connection with the administration of policy, or for unallocated annuity contracts (which are generally issued to pension plan trustees). The Act also limits the amount the Association is obligated to pay persons on various policies. The Association does not pay more than the amount of the contractual obligation of the insurance company. The Association does not have to pay more than \$300,000 in death benefits for any one life regardless of the number of policies that insure that life. The Association does not have to pay amounts over \$100,000 in cash surrender or withdrawal benefits on one life regardless of the number of policies insuring that individual. For health insurance benefits, the Association is not obligated to pay over \$100,000 including net cash surrender or withdrawal benefits. On an annuity contract, the Association is not liable for over \$100,000 in present value. Finally, the Association is never obligated to pay more than a total of \$300,000 for any one insured for any combination of insurance benefits.

Section II. Value Added Services

Note: The Value Added additional services are not a part of Your Certificate of Coverage and do not modify your insured benefits.

The Value Added Services are provided based on negotiated agreements between the insurance company and certain service providers. Although the insurance company endeavors to make these services available to all policyholders and certificateholders as described below, modifications to our agreements with service providers may require that services be periodically modified or terminated. Such modification or termination of services may be made based on cost to the insurer, availability of services, or other business reasons at the discretion of the insurer or service providers.

1. Resource Advisor

Anthem[®]Life

Giving you emotional, legal and financial guidance during life's challenging times

Life in the fast lane. That's normal speed these days. But when everyday problems like work-related stress or family issues become overwhelming or your life takes an unexpected turn, that's when you need help. Resource Advisor can give you the resources, guidance and support you need to manage your problems, before they become an emotional or financial burden. And, there's no additional cost to you.

Support is one phone call away

You can talk to a Resource Advisor counselor 24 hours a day, 7 days a week. Counselors can give you advice and options about how to handle your specific issue. They'll even help you find local professionals if you need additional support. And, if you have disability coverage with Anthem Life and have an approved disability claim, you'll automatically receive three face-to-face sessions with a licensed mental health professional. You can use this service during the six month period after the onset of your disability.

You also get professional legal and financial advice

If you've ever had legal or financial issues, you know that seeing a professional can be costly. With Resource Advisor, you get a total of three visits with a legal or financial consultant – one for each separate concern you may have. Legal discussions can be either face-to-face or over the phone. Financial discussions are only over the phone.

Go online and get help any time

When you visit our website, www.ResourceAdvisor.Anthem.com, you'll find information on lots of different work and life topics. Things like:

- Tips on dealing with emotions and advice on handling difficult life events, like losing a loved one
- Podcasts and webinars covering different daily topics like exercising for health or how to handle teens
- A Personal Concerns Library with a wide range of topics including handling stress, addiction and personal relationships
- Parenting information like child development, children with special needs, divorce and more
- A depression screening tool and tips on dealing with depression
- Child and elder care provider finders
- Financial calculators and tools
- Will, living will and financial power of attorney preparation assistance and an online legal library

The program name to log on to the website is: AnthemResourceAdvisor

Added support for your beneficiaries when they need it the most

Thinking about death can be difficult. But being able to provide your loved ones with added comfort and guidance after you're gone is a lasting gift. With Resource Advisor, your beneficiaries will receive the specific professional assistance they may need. This includes three consultations with a mental health professional and three consultations with a legal and/or financial professional. Visits to these specialists can take place up to six months after you pass.

Beneficiary Companion helps your beneficiaries take care of the details

When it's time to take care of the paperwork and phone calls, your beneficiaries can get help from Beneficiary Companion*. This service will help your beneficiaries notify third parties of your death, like credit card companies, banks and utilities. And they'll work to protect your identity from identity theft. For more information about Beneficiary Companion, you can call 866-295-4890 or visit the Resource Advisor website. Beneficiaries can also find this information included within the Life Insurance Claim Form.

Identity theft recovery services

It can take months or even years to get your identity back once it's been stolen. If you find out your wallet or purse has been lost or stolen, or if someone has stolen your identity, make Resource Advisor your first step to recovery. Call the toll-free number as soon as possible. You'll be assigned a Fraud Resolution Specialist to help you through the entire process. Here are just some of the services you'll receive:

- Unlimited fraud and recovery services including credit report review and placing "fraud alerts" on credit reports and with creditors
- Help with getting your identity back and restoring your good credit reputation

- Letting all of your banks and credit card companies know they should close accounts where your identity is an issue
- Financial discussions over the phone with a financial counselor specializing in identity protection
- Legal discussions with a lawyer on each new issue involving identity theft
- A 25% discount off the lawyer's fee, after your first discussion, for follow-up discussions

You can reach Resource Advisor 24/7

Call toll-free 888-209-7840 for private, one-on-one help 24/7 for setting up meetings or discussions. Please know that if you retire, you can only use Resource Advisor up until your retirement starts.

*Beneficiary Companion services are provided by Europ Assistance USA, an independent company providing these services on behalf of Anthem Life Insurance Company.

Life and Disability products underwritten by Anthem Life Insurance Company. ®ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.

2.

Save money with SpecialOffers@Anthem

Saving money is good. Saving money on things that are good for you – that's even better. With SpecialOffers@Anthem, you can receive discounts on products and services that help promote better health and well being. And, there's no extra cost to you. SpecialOffers@Anthem is just one of the perks of being a member. Check out how much you can save.

Family & Home

Babystyle® – Save 15% on everything needed for mother and baby, including maternity must-haves, nursery essentials, baby gear and more. Call 877-378-9537.

American Baby® Magazine – Receive a free subscription to the magazine that takes you through pregnancy and beyond.

Safe Beginnings® – Baby proof your home while saving 20% on everything from safety gates to outlet covers. Call 800-598-8911.

SeniorLink – Save 15% on elder care advisory services and receive 90 days free service on the HelpLink Emergency Response System to help care for an aging family member. Call 866-797-2336.

Dynamic-Living.com – Make living at home a little easier with unique daily living aids, and receive a 5% discount on every order. Call 888-940-0605.

Fitness & Health

Jenny Craig® – Join Jenny Craig and receive a free 30-day trial, 50% off the 6-month program and 20% off the Jenny Rewards program. Call 800-96JENNY.

Weight Watchers® – Take \$10 off a 3-month subscription to Weight Watchers Online.

Lindora Lean for Life® – Save 20% on weight loss-related products. Call 800-LINDORA.

GlobalFit™ – Shape up and get fit with membership discounts to local, regional and national fitness clubs.

SelfHelpWorks – Join a SelfHelp Works online weight loss, smoking cessation, stress or alcohol management program and receive a 30 day free guest pass and a 30% discount. Call 877-719-9860.

ChooseHealthy™ – Take the alternative path with discounts on health and wellness products, fitness club memberships, and visits to massage therapists, acupuncturists, and more.

Medicine & Treatment

*drugstore.com*TM – Save 5% on health, beauty, wellness and personal care products, along with free shipping on orders of \$49 or more.

National Allergy Supply—Save 15% on mattress encasings, air filtration products, compressors and other products that can help relieve your allergy, asthma and sinus symptoms. Call 800-522-1448.

Lauren's Hope – Save 10% on medical ID bracelets that combine safety with style. Call 800-360-8680.

Vision, Hearing & Dental

HearPO – Save 40% on digital hearing aids, audiology services and testing. Call 888-HEARING.

EyeMed – Save 30% on eyeglasses, 20% on non-prescription sunglasses and enjoy discounted prices on accessories.

*TruVision*TM – Pay just \$895 to \$1895 per eye on Lasik laser vision correction and receive discounts of 15-20% and free shipping on contact lense orders. Call 877-582-2020.

We've just scratched the surface here. Go to anthem.com for specific information on all these offers and more.

**Extending coverage no matter where life takes you
Providing comfort when you're far from home**

You are automatically enrolled in Travel Assistance when you elect term life and accidental death and dismemberment insurance from Anthem Life. Travel assistance benefits are available to you and your family 24 hours a day, seven days a week.

Security wherever you go**Anthem Life Insurance Company knows the importance of feeling safe and secure when you are away from home.**

What would happen if you got sick in another city or country? Who would you call if you couldn't speak the language? Anthem Life has teamed up with Europ Assistance USA to provide important travel assistance services when you or your family are 100 miles or more from home, including personal and business travel.

A helping hand in medical emergencies

You can feel secure knowing that Travel Assistance benefits are available 24 hours a day. If you have an emergency medical situation while traveling, simply call the toll-free number to:

- Coordinate and pay for medical evacuation to the nearest appropriate treatment facility or back home, when medically necessary, up to \$100,000
- Send your dependent children home if they are left unattended due to an emergency up to \$5,000
- Arrange a bedside visit for a family member or friend if you are hospitalized for more than seven days, or if you are in critical condition, up to \$5,000
- Arrange and pay for repatriation services, up to \$10,000

Your travel companion

In addition to helping out during medical emergencies, your coverage also provides the following personal services:

- Receive and transmit emergency messages
- Emergency cash advances, up to \$500*
- Emergency medical payments, up to \$10,000*
- Legal assistance/bail, up to \$5,000*

*You must reimburse Europ Assistance USA for these expenses

Easy access to travel information:

Europ Assistance USA can provide valuable information before you travel, including immunization and passport requirements, foreign exchange rates, travel advisories and weather conditions.

You can obtain information online at **europassistance-usa.com**. For a complete description of covered services, as well as detailed contact information for inquiries, go to **europassistance-usa.com** and click on the GO button. Log in with the following information:

Username: AnthemLife

Password: 75293

Visit europassistance-usa.com or send e-mail to ops@europassistance.com.

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