

# Basic Term Life and Accidental Death & Dismemberment (AD&D)

## Benefit Summary for Greenbush Health Plans Trust USD 250-Pittsburg

Class I – All active eligible persons, 20 Hrs./Wk, excludes part-time, seasonal, temporary, leased, contracted or 1099 employees. Provides Life and AD&D Insurance for all eligible employees working the required number of hours.

Basic Term Life, Accidental Death & Dismemberment (AD&D)	
Contribution	Your group pays 100% of the cost for this benefit. You are accepted and your eligibility will be the first of the month following completion of your company's waiting period, unless you send a completed waiver of coverage form. If you waive your coverage, please see the late enrollee information below. Open enrollment is not available for all life and disability products. Contact your group leader for enrollment instructions.
Basic Term Life	\$25,000; subject to the reductions provision of the policy.
Accidental Death & Dismemberment (AD&D)	The AD&D is a cash benefit equal to the amount of your basic term life coverage. If you die in a covered accident, this benefit may be payable in addition to the Basic Term Life insurance. The loss of hands, feet, eyes, and the loss of speech or total deafness in a covered accident may qualify for a partial payment of the AD&D benefit.
Reductions	Your coverage reduces 35% at age 65, further reduces 25% at age 70, and further 15% at age 75.
Features	<p>The Basic Term Life includes a <b>Living Benefit</b> that allows you to apply for a portion of the Basic Term Life proceeds while still living in the event of a terminal illness.</p> <p>The <b>Waiver of Premium Benefit</b> might help you continue this Life insurance without premium if you become totally disabled before age 60.</p> <p>If you die in a covered auto accident while your seat belt was in use and properly fastened, and you were in a seat protected by an air bag system, a <b>Seat Belt Benefit</b> and an <b>Air Bag Benefit</b> may be payable.</p> <p>A <b>Repatriation of Remains Benefit</b> helps with the cost of transporting your body to a mortuary near your residence by the most direct and economical route if you die in a covered accident occurring at least 150 miles from your primary place of residence.</p>

Continued

Late Enrollee	If you completed a waiver of coverage form and want to apply for coverage, you are a late enrollee. A late enrollee must provide AICK with satisfactory proof of your insurability. The Evidence of Insurability application asks medical questions and AICK may request other information such as medical records or an exam. Any expenses to obtain this information will be the enrollee's responsibility.
Termination	Your coverage terminates when you are no longer eligible for the insurance, not actively working the required hours each week, if you retire, or if your employment ends, whichever occurs first.
Continuation of Coverage	<p>A Conversion Privilege is available for 31 days within the last day you are actively at work if you terminate employment, retire, or you (or a dependent) become ineligible for your group's life insurance. The basic life and dependent life may be converted to an individual permanent life insurance policy by converting within the allotted time period.</p> <p>Conversion is not available for AD&amp;D insurance.</p>

## Exclusions and Limitations

AD&D benefits are not payable for a Loss caused by or contributed to by: (1) any intentionally self-inflicted injury, suicide, or suicide attempt; (2) sickness, disease, bodily or mental infirmity (not including bacterial infection from accidental wound); (3) war or act of war, insurrection, rebellion, or participating in a riot or civil commotion; (4) accident while on full-time active duty in any Armed Forces. Reserve or National Guard active duty for training is not excluded nor is a leave of absence pursuant to the Uniformed Services Employment & Reemployment Rights Act (USERRA); (5) attempt or commission of an assault or felony by Insured; (6) taking drugs, sedatives, narcotics, barbiturates, amphetamines, or hallucinogenic drugs unless taken as prescribed by, or administered by, a licensed physician; (7) the injured Person's intoxication; i.e. meeting or exceeding the legal presumption of intoxication as defined by the jurisdiction in which the accident occurs; or (8) travel or flight in any aircraft, including balloons and gliders, except as a fare paying passenger on a regularly scheduled flight with a commercial airline. Benefits under the AD&D provision apply only to injury sustained while the AD&D insurance is in force and does not apply during a conversion period or while on waiver of premium.

**This is a brief summary of the coverage under the program shown. It is not a legal document.**

The exact provisions of the benefits and exclusions are contained in the policy and certificate. (Policy series BLI01, et al)

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