



4. The Employee provides us with proof of total disability as required; and
5. The Employee is still totally disabled when he/she submits the proof of disability.

The amount of insurance continued will be the amount in force on the date the insured employee becomes totally disabled. This amount will be reduced or terminated based on the Schedule of Insurance in effect on the date of total disability. This amount will not be increased while the insured employee remains totally disabled.

The insured employee will no longer be eligible for the Extended Insurance Benefit and his life insurance will terminate on the earliest of the following dates:

1. The date the insured employee ceases to be totally disabled;
2. The last day of the 60 day period following our request for proof of total disability, if he does not give us proof or he refuses to take a medical exam; or
3. The date the insured employee attains age 70. He will be entitled to the Conversion Privilege as of that date.

### ***Dependent's Group Life Insurance***

#### ***Death Benefits***

The amount of Dependent's Group Life Insurance, as determined by the Schedule of Benefits, is payable to the employee in the event of death of an eligible dependent. The life insurance will be paid in a lump sum.

#### ***Right of Conversion***

An insured dependent spouse or child may convert all or part of his life insurance to an individual life insurance policy, other than Term, if his dependent life insurance is terminated because:

1. The employee stopped working full-time for the employer; or
2. The employee ceased to be a member of a class eligible for insurance; or
3. The dependent ceased to be an eligible family member; or
4. The employee's death.

### ***Group Accidental Death & Dismemberment***

#### ***Benefits***

An amount, as determined by the Schedule of Benefits, is payable in the event of loss of life or dismemberment through accidental means, Accidental Death and Dismemberment Insurance provides protection for losses occurring on or off the job. Payment will be made if the loss is suffered within 365 days of the date of the accident. However, we will pay no more than the full amount shown on the Schedule of Benefits for losses resulting from any one injury. The amounts payable are as follows:

#### ***Full Amount Of Insurance For Accidental Loss Of:***

- Life (in addition to any amount of Group Life Insurance).
- Both Hands or Both Feet.
- Sight of Both Eyes.
- One Hand and One Foot.
- One Hand and Sight of One Eye.
- One Foot and Sight of One Eye.

## ***One Half Amount Of Insurance For Accidental Loss Of:***

- One Hand.
- One Foot.
- Sight of One Eye.

## ***Group Accidental Death & Dismemberment Limitations***

We will not pay a benefit for loss caused directly or indirectly by:

- disease, bodily or mental infirmity or infection (except bacterial infection of a visible injury);
- suicide or intentionally self-inflicted injury, whether sane or insane;
- participation in a riot or insurrection, or commission of an assault or felony;
- war or any act of war, declared or undeclared;
- the employee's use of any drug, hallucinogen, controlled substance or narcotic unless prescribed by a physician.\*
- travel or flight in, or descent from, any aircraft unless as a fare paying passenger on a commercial airline flying between established airports on (a) a scheduled route; or (b) a charter flight;
- participation in parachute or hang gliding sports, or any organized race or speed contest; or
- the insured employee being intoxicated as defined by the laws of the jurisdiction in which the accident occurred. Conviction is not necessary for a determination of being intoxicated.

## ***Accelerated Benefits Rider***

This rider is made part of the policy or certificate issued by USAble Life to which it is attached. It takes effect and expires at the same time as the policy or certificate.

## ***Notice of Possible Tax Consequences***

Please be advised that receipt of the accelerated benefits described in this Rider may be taxable. Any person who receives accelerated benefits should consult his personal tax advisor. The receipt of accelerated benefit payments may adversely affect the insured's eligibility for Medicaid or other government benefits or entitlements.

## ***Definitions***

"Insured Person" means an insured employee or an insured dependent. Each will be insured for the benefits of this rider only if he becomes and remains insured for life insurance benefits under the group policy.

"Terminal Illness" means a medical condition:

1. which is expected to result in the insured person's death within 12 months; and
2. from which the insured person is not expected to recover.

## ***Eligible Classes***

1. All employees under age 70 who are insured for a minimum of \$15,000 of life insurance under the group policy.
2. All dependents of the person described in 1 above, if they are insured for a minimum of \$15,000 of life insurance under the group policy and are under age 70.

## ***Date Persons Are Eligible For Insurance Under This Rider***

A person will be eligible for such insurance on the later of:

1. the date he is eligible for life insurance under the group policy, or
2. the effective date of the group policy rider.

## ***Non-Confinement Requirement***

An employee or his dependent might be confined for medical treatment in an institution or at home on the date the insurance is to take effect under this rider. If so, the insurance will take effect on the day following his final medical discharge from such confinement.

## ***The Accelerated Benefit***

The accelerated benefit is an advance payment to the person who:

1. is terminally ill, and
2. elects to receive part of his insurance amount under the group policy, subject to the maximum and minimum benefit requirements stated below.

We will pay an accelerated benefit to the insured employee when we receive the following:

1. a written request for payment of the accelerated benefit, and
2. due proof that the insured person is terminally ill.

The accelerated benefit will be paid once and in one lump sum to the insured employee.

## ***Amount of Accelerated Benefit***

The maximum accelerated benefit will be equal to 50% of the insured person's life insurance amount as shown in the Schedule of Benefits of his certificate.

An insured employee's life insurance amount may be scheduled for a reduction within 12 months after the date he requests the payment of the accelerated benefit. In this case, the maximum accelerated benefit will be limited to 50% of the life insurance amount which will be in effect after the scheduled reduction. The minimum accelerated benefit for the insured employee or the insured dependent will be \$7,500.

## ***Exclusions***

We will not pay an accelerated benefit if:

1. the insured person has made an absolute assignment of his life insurance under the group policy;
2. all or part of the insured person's life insurance under the group is to be paid to his children or former spouse as part of a court approved divorce agreement;
3. we do not receive written consent by any irrevocable beneficiary; or
4. the terminal illness is a result of intentional self-inflicted injury or attempted suicide.

## ***General Provisions***

### ***Master Policy and Individual Certificates***

This proposal provides coverage highlights only. The complete terms of the insurance are contained in a Master Policy issued to the Policyholder. Each employee receives a Certificate, which outlines his benefits under the plan.

### ***Eligible Employees***

All permanent, active, full-time employees who have completed the waiting period established by the Policyholder are eligible unless limited by conditions pertaining to their employment. The term “employees” includes all persons who work for the Policyholder at least the minimum number of hours per week shown on the group application.

### ***Eligible Dependents***

An employee’s spouse and unmarried children under 19 years of age (or age 26 if the dependent is a full-time student).

### ***Effective Date of Coverage***

***Employees*** - All eligible employees actively at work on the effective date of the plan may be insured immediately. New employees will become insured following completion of the waiting period specified on the group application. If an Employee is not actively working on the date his insurance or any increase in insurance is scheduled to take effect, it will take effect on the day he returns to active work. If the Employee’s insurance is scheduled to take effect on a non-working day, his active work status will be based on the last working day before the scheduled effective date of his insurance.

***Dependents*** - Insurance on dependents will not become effective until the employee’s insurance is effective. Coverage for any dependant who is hospital confined on the date dependent insurance is scheduled to take effect will not become effective until the dependent is no longer hospital confined.

***If the employee does not apply for insurance within 31 days after becoming eligible, satisfactory evidence of insurability is required.***

### ***Termination of Insurance***

Insurance will terminate automatically on the earliest of the following dates:

- (a) the last day of the period for which a premium payment is made, if the next payment is not made;
- (b) the date the policy or a specific benefit terminates;
- (c) the date the insured ceases to be a member of an eligible class; or
- (d) the date the insured ceases to be actively at work.

## *Rates*

	<u>Employee</u>	<u>Family</u>
<i>Full-Time Employee Premium</i>	\$6.52	\$8.37
<i>Full-Time Employee Over 70</i>	\$3.26	\$5.11

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