



**EVERYONE DESERVES MORE  
FINANCIAL PROTECTION**

**Group Universal Life Insurance  
Accidental Death and Dismemberment Insurance**

**Together, all the way.®**



Offered by Life Insurance Company of North America, Cigna Life Insurance Company of New York, or Connecticut General Life Insurance Company.

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# Cigna Trusted Advisor®



## Welcome to Lehigh Valley Health Network

### Make informed decisions with Cigna Trusted Advisor®.

We know that selecting the right insurance is important to you. Cigna Trusted Advisor® is a website where you'll find tools that will help you learn more about and enroll in the coverage being offered to you. Plus, you can quickly complete your enrollment online at your convenience.

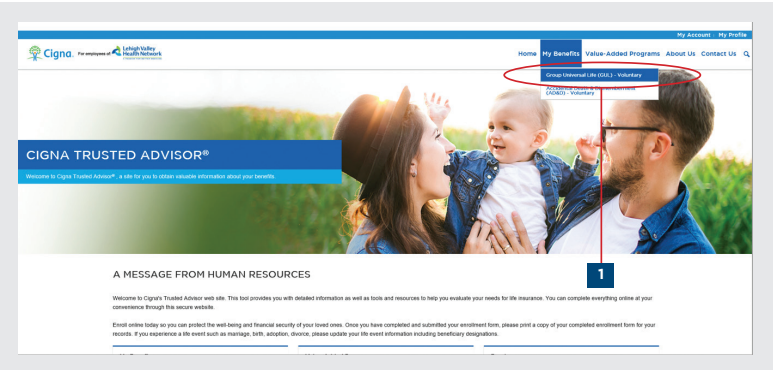
- › Understand the value of your plans.
- › View and enroll in available benefits.
- › Get instant access to forms and more.
- › Manage beneficiary designations or view current coverage information.

#### BEFORE YOU ENROLL

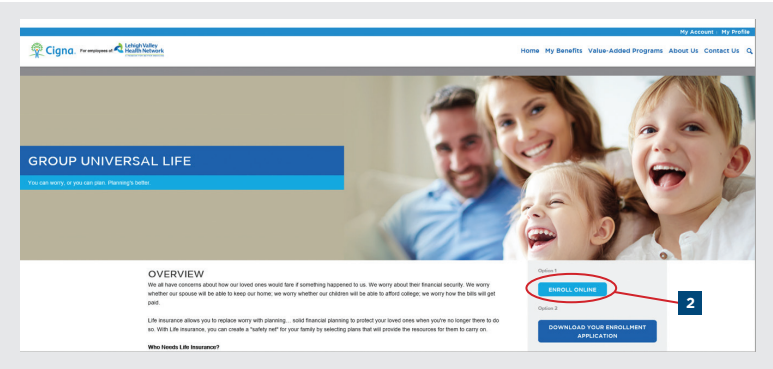
- › Review your plan options.
- › Determine your costs.
- › Select your benefits and whom to enroll.

# Go to [CignaTrustedAdvisor.com/lvhn](https://CignaTrustedAdvisor.com/lvhn) to enroll online for benefits and to designate your beneficiaries.

- 1
- Go to the **“My Benefits”** tab and select the benefit you wish to enroll in.



- 2
- Click on the **“Enroll Online”** button.



For illustrative purposes only.

- 3** Select **“Register”**. Read through the site agreement and select **“I Agree”** and **“Continue”**. Enter your System User ID (SUI) number, which is the same User ID utilized to login to your Lehigh Valley Health Network workstation, and your Date of Birth (MM/DD/YYYY) and select **“Continue”** to complete the registration process.

Cigna Trusted Advisor®

Welcome to Cigna Trusted Advisor: the information you need, to enroll online for benefits.

**New User? Forgot Your Password?**

Please Register to create a new Username and Password

**Register** **Forgot Password**

**Current User**

Username:

Password:

**Login**

If you need help, please call Cigna Customer Service at 1.800.828.3485 (8 AM to 5 PM CST or 9 AM to 5 PM EST) Monday through Friday or you may [submit your questions online](#).

Products and services are provided exclusively by subsidiaries and not by Cigna Corporation. Administration provided by Infosys McCamish Systems, LLC.

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For illustrative purposes only.

- 4** Provide proof of good health for you and your spouse if applicable.
- 5** Complete the enrollment process.
- 6** Sign enrollment elections electronically.
- 7** Be sure that you have designated your desired beneficiary(ies).
- 8** Print confirmation statement.



## Or enroll using a paper application

You can download and print forms on the Cigna Trusted Advisor® website. Complete, sign and date the enrollment application and return to the Cigna Customer Service Center.<sup>1</sup>

- **Mail to:** P.O. Box 14577, Des Moines, IA 50306-3577
- **Fax to:** 1.877.435.7181

Please call **1.800.828.3485** if you have questions about the benefit enrollment process.

<sup>1</sup>Cigna Customer Service Center administration provided by Infosys McCamish Systems, LLC.

# Group Universal Life Insurance



## Help preserve your family's lifestyle.

### **Enroll now and get coverage up to the Guaranteed Issue amount.**

Having adequate insurance is not only the basis for a sound financial plan, but it also helps provide the additional financial protection you need to help you feel confident that your home, family, and finances can be more protected if you or your spouse should die prematurely.

Group Universal Life (GUL) insurance can help preserve your family's lifestyle.

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## PLAN SUMMARY

### Coverage for you

You are eligible for GUL insurance if you are an active full-time or part-time employee of Lehigh Valley Health Network, regularly working a minimum of 16 hours per week.

- › **Coverage amounts available:** In \$10,000 increments, up to the maximum of 5 times your annual compensation rounded to next higher \$10,000; or \$1,000,000, whichever is less.
- › **Guaranteed Issue amount<sup>2</sup> available within 45 days of your plan start date without proof of good health:** 2 times your annual compensation, rounded to the next higher \$10,000; or \$200,000, whichever is less.

#### If you provide proof of good health, you can:

- › Purchase more than the Guaranteed Issue amount—up to 5 times your annual compensation, rounded to the next higher \$10,000; or \$1,000,000, whichever is less.
- › Increase your life insurance coverage at any time, up to the maximum allowed.

### Coverage for your spouse

You can purchase coverage for your eligible spouse in the following amounts.<sup>3</sup>

- › In \$10,000 units, up to the maximum of 3 times your annual compensation, rounded to the next higher \$10,000; or \$100,000, whichever is less.
- › Spouses must be younger than 65 to apply.

For coverage to become effective, you must be actively at work and your spouse must not be hospitalized, confined at home under the care of a doctor, or unable to perform the normal daily activities of a person of the same age and gender.

<sup>2</sup>The face amount of coverage that an insured may purchase in certain situations without satisfying the proof of good health requirement.

<sup>3</sup>Please note that in certain states, restrictions may apply and ages may vary.

## Coverage for your children

If you elect GUL for yourself or your spouse, you may also purchase insurance for all of your unmarried, dependent children who are at least 15 days old and younger than 19 years old; if a full-time student, younger than 25 years old who is supported by the employee; or 19 years of age or older and primarily supported by the employee, and incapable of self-sustaining employment because of a mental or physical handicap.<sup>3</sup>

For just one premium, you can cover all your dependent children. You can obtain \$5,000 or \$10,000 Guaranteed Issue amounts of term insurance coverage if you enroll your child(ren). When your child(ren) no longer qualifies as a dependent, they are eligible to enroll for GUL coverage as an adult.

For your dependent children's coverage to be effective, you must be actively at work and they must not be hospitalized, confined at home under the care of a doctor, or unable to perform the normal daily activities of a person of the same age and gender.





## PLAN FEATURES

When you enroll in GUL, you can plan for your retirement and secure your loved ones' lifestyle at the same time. The GUL insurance program provides your family with generous amounts of life insurance and also provides you with a way to save money by contributing to the optional Cash Accumulation Fund (CAF) which earns tax-deferred interest.

- › **Large coverage, small price.** Depending on your age, you could receive a Guaranteed Issue amount of \$200,000 in coverage for as little as \$14.40 a month.
- › **Yours for the asking.** Apply within 45 days of your eligibility date and you may not have to provide proof of good health.
- › **Ease of payroll deductions.** While an active Lehigh Valley Health Network employee, your GUL insurance premiums and CAF contributions are deducted from your paycheck using after-tax dollars.
- › **Take it with you if you change jobs.** You can keep your coverage even if you leave, retire or change employers.<sup>4</sup>
- › **Additional protection without payments.** Money within the CAF can help you maintain your insurance coverage in the event of a covered injury or financial hardship that prevents you from making your monthly premium contributions.<sup>5</sup>
- › **Money for you now.** You can use your GUL CAF for withdrawals or for low-interest loans if you've built up enough cash value.<sup>6</sup>
- › **Money for you later.** Save through the CAF, earn tax-deferred interest on your savings.



### Keeping pace with the changes in your life

How much life insurance do you need today? How much will you need in two years? Five years? What if you can't afford to continue paying your premiums due to a financial hardship? At Cigna, we've thought about these questions and have developed options that can help you maintain adequate insurance levels as your needs—and your circumstances—change.

## Automatic Increase Option

With the Automatic Increase Option, your GUL coverage will increase automatically (not to exceed the maximum allowed) on each plan anniversary date if you have qualifying salary increases. Your payroll deduction amount will also be increased to cover the higher amount of protection.

**The following example illustrates how this feature works.**

Ted is 32 years old, makes **\$45,000** a year and has GUL coverage equal to three times his salary. He gets a salary increase of **3%**. With the Automatic Increase Option, his insurance coverage would be increased to **\$139,050**, rounded up to the next \$10,000 = **\$140,000**. Accordingly, his payroll deduction amount would be automatically increased for this additional coverage.



This is a fictitious example used for illustrative purposes only. Not an actual Cigna customer experience.

## Waiver of Cost of Life Insurance

The Waiver of Cost of Life Insurance benefit is automatically built into the GUL plan at no additional cost to you. With the Waiver of Cost of Life Insurance benefit, your cost of life insurance will be waived if you become totally disabled for six continuous months or more, and total disability occurs before age 60. Benefit ceases at age 65. Contributions to the CAF are not waived.

<sup>4</sup>Higher rates may apply.

<sup>5</sup>Administrative fees and cost of life insurance coverage only will be automatically withdrawn from your Cash Accumulation Fund until these funds are depleted. These costs do not include any money going into the Cash Accumulation Fund.

<sup>6</sup>You have the ability to withdraw from or borrow against your Cash Accumulation Fund. Withdrawals and loans can decrease the amount of the available death benefit. The minimum withdrawal amount is \$250, and the maximum amount is the total cash value less any outstanding loans and less any future cost of insurance already billed.

## Accelerated Payment Benefit—Terminal Illness

If you or your covered spouse become terminally ill and the life expectancy is a year or less, you can receive a maximum of 50% of your coverage amount, potentially tax-free.<sup>7</sup> The money is paid out in a lump sum directly to you or anyone you designate to use however you wish. To qualify to receive the benefit, you must provide medical certification from two unaffiliated physicians that your life expectancy or that of your spouse is 12 months or less. Cigna will send payment as soon as your request, medical certification and supporting evidence are reviewed and approved. This benefit is only available one time, and is not available on dependent child coverage.

Your premium obligation continues on the full amount of coverage if this benefit is exercised.

**The following example illustrates how a 50% benefit would pay out on \$100,000 of coverage:**

Payment of Benefit	Monthly Premium
\$100,000 of GUL coverage	\$8.20
– \$ 50,000 (50% potentially tax-free lump-sum payment)	
<b>\$ 50,000 remaining death benefit amount</b>	<b>\$8.20</b>

Actual coverage and benefit amounts will vary by policy design. Coverage is subject to all terms and conditions as specified in the policy.

<sup>7</sup>You may want to seek advice from your personal legal or tax advisor before exercising this option.

## Accelerated Payment Benefit—Nursing Care or Custodial Care

If you or your spouse are ever confined to a nursing care or custodial care facility (hospitals, mental or alcohol facilities do not qualify) located in the United States, the accelerated payment benefit for nursing care or custodial care allows you to use life insurance proceeds in advance to help with nursing care confinement. This benefit will pay up to the lifetime maximum benefit of 50% of the coverage amount in effect. To be eligible for payment under this benefit, you cannot have received the maximum benefit payable under the terminal illness benefit. There is a 90-day waiting period before benefits can be paid. Benefits will be payable in a lump sum or in equal monthly installments of 25 months. Benefits will end when the insured is no longer confined and impaired, benefits reach the lifetime maximum, coverage under the policy ends,

*Continued on page 13*

or when the 25th payment is made to the insured, whichever is the first to occur.

The benefit paid for nursing care or custodial care may not be sufficient to cover all of the expenses associated with confinement in a nursing home.

## Cash Accumulation Fund (CAF)

Saving money isn't easy, but the secret to saving is simple—set aside a certain amount out of each paycheck before you receive it. And you can do it painlessly with your GUL Insurance CAF. Even a small amount set aside on a regular basis can add up to significant savings over time. You can contribute through convenient payroll deductions or lump-sum payments.



What are your financial goals? Are you trying to save for retirement, college tuition or a down payment on a home? Whatever your goals, contributing to the CAF can help you reach them. The net cash value you build will earn interest that is income tax-deferred in most cases. The minimum rate will never be less than 4%—a rate of return any saver can appreciate.

## Tax-Deferred Accumulation

Under current tax law, the competitive interest you earn on your CAF is income tax-deferred as long as it remains in your account. And that means your interest compounds faster because it isn't eroded by taxes each year.

## Easy Access to Your Money

The money in your CAF is yours to use as financial needs arise. You can borrow against your CAF or make an outright withdrawal. The minimum loan or withdrawal amount is \$250. You will be charged a \$25 transaction fee for each withdrawal.

- When you do decide to withdraw your money, you'll only pay taxes if the withdrawal amount exceeds the amount of your total contributions (cost of insurance plus CAF contributions).
- To make a withdrawal, you can download a Withdrawal Form on the Cigna Trusted Advisor Website—print, complete and mail it to the Cigna Customer Service Center at P.O. Box 14577, Des Moines, IA 50306-3577. Or you can call **1.800.828.3485** and ask for the appropriate form.
- If you want to take out a loan, call the Cigna Customer Service Center at **1.800.828.3485** and ask for the appropriate form.

You'll be assessed 8% interest annually on the outstanding loan amount, but will continue to be credited 6% on the loan account value. You should not owe any income tax on your loan unless you cancel your coverage or your coverage lapses.

You must be enrolled for GUL insurance to contribute to the CAF. Contributions to the CAF are optional and determined by you.

*Continued on page 14*

Maximums are based on the Internal Revenue Code (IRC) limits and are subject to a 2% premium charge which represents a portion of the state and federal tax imposed on contributions made to the fund. Since contributions are subject to very specific IRC guidelines, dependent upon your age, cost of insurance, and effective date of your certificate, it is recommended that you contact the Cigna Customer Service Center at **1.800.828.3485** and a customer service representative will calculate the maximum contribution for you.

### Cash Accumulation Fund Growth Charts

The charts below show how rapidly the CAF can grow at the guaranteed minimum interest rate of 4% when compared to a traditional savings account earning the same 4% interest rate. The numbers shown below are on a cumulative basis. The charts assume that the CAF contribution, cost of insurance and deposits to a traditional savings account are paid on a monthly basis.

\$50 Monthly Contribution Scenario				
YEARS	CAF 4%	TRADITIONAL SAVINGS ACCOUNT 4%	TOTAL CUMULATIVE TAX	AMOUNT LESS TAX (savings - total tax)
5	\$3,253.60	\$3,241.49	\$80.50	\$3,160.99
10	\$7,212.11	\$7,009.41	\$336.47	\$6,672.94
15	\$12,028.24	\$11,389.28	\$796.43	\$10,592.85
20	\$17,887.80	\$16,480.46	\$1,493.49	\$14,986.97
25	\$25,016.85	\$22,398.50	\$2,466.17	\$19,932.33
30	\$33,690.43	\$29,277.66	\$3,759.22	\$25,518.44

\$100 Monthly Contribution Scenario				
YEARS	CAF 4%	TRADITIONAL SAVINGS ACCOUNT 4%	TOTAL CUMULATIVE TAX	AMOUNT LESS TAX (savings - total tax)
5	\$6,507.21	\$6,482.97	\$160.99	\$6,321.98
10	\$14,424.23	\$14,424.23	\$672.94	\$13,345.88
15	\$24,056.48	\$22,778.55	\$1,592.85	\$21,185.70
20	\$35,775.60	\$32,960.93	\$2,986.98	\$29,973.95
25	\$50,033.70	\$44,796.99	\$4,932.33	\$39,864.66
30	\$67,380.86	\$58,555.32	\$7,518.44	\$51,036.88

The CAF contribution scenario reflects a 2% premium charge. The traditional savings account scenarios assume a 25% tax bracket. The actual CAF interest rate can adjust quarterly but will never go below 4%. Current savings account interest rates are below 4%. Actual rates can be more or less favorable than shown. Savings account interest rates are not guaranteed, fluctuate with market conditions and vary among financial institutions. A CAF is not federally insured (FDIC). As an insurance product, it must comply with each applicable state's specific insurance reserve requirements.



## MONTHLY COST OF INSURANCE

Use the charts below to determine the monthly cost of life insurance coverage only. To determine the cost of coverage, find your age or your spouse's age in the left column of the chart below, then read across to find the monthly cost of insurance for each \$10,000 of coverage. These costs do not reflect any money going into the CAF. Rates are subject to change but will not exceed the guaranteed maximum cost of insurance shown in your certificate. If you leave, retire or change employers, higher rates may apply.

AGE OF EMPLOYEE OR SPOUSE	MONTHLY COST OF INSURANCE (RATES PER \$10,000)	
	EMPLOYEE	SPOUSE
<b>UNDER 30</b>	\$0.58	\$0.99
<b>30-34</b>	\$0.66	\$1.08
<b>35-39</b>	\$0.87	\$1.35
<b>40-44</b>	\$1.42	\$2.00
<b>45-49</b>	\$1.98	\$2.66
<b>50-54</b>	\$3.39	\$4.24
<b>55-59</b>	\$4.90	\$6.12
<b>60-64</b>	\$7.99	\$10.28
<b>65-69</b>	\$15.55	\$19.72

Rates for ages 70 and over are available upon request.

Your age for calculating monthly cost of insurance will be updated on each January 1. GUL insurance premiums and CAF contributions are paid for with after-tax dollars.

DEPENDENT CHILD COVERAGE RATES	
\$5,000 of coverage for all your dependent children	\$1.00 per month
\$10,000 of coverage for all your dependent children	\$2.00 per month

Rates are subject to change.



## INFORMATION ABOUT COVERAGE

### Coverage start and end dates

**Your and your dependent's coverage will start<sup>8</sup> on the date we receive the completed and signed application and payroll authorization form, if:**

- › You meet the eligibility requirements.
- › You enroll within 45 days of your eligibility date.
- › You do not apply for more than the guaranteed issue amount.
- › You do not need to provide proof of good health.

Otherwise, your and your dependent's coverage will take effect on the date Cigna agrees in writing to cover you and your dependents.

**Your and/or your spouse's coverage will end on whichever comes first:**

- › You cancel the coverage.
- › Your employer cancels the group policy.<sup>9</sup>
- › You don't pay the premiums.
- › On your 100th birthday (or the January following your 100th birthday).
- › You or your spouse die.

**Dependent children coverage will end on whichever comes first:**

- › Your coverage ends (or, when your spouse's coverage ends, if the child's coverage is on the spouse's certificate).
- › You surrender or cancel their coverage.
- › They are no longer eligible for coverage.

### Exclusions

If an insured commits suicide, while sane or insane, within two years of their policy's start date, or within 2 years of the effective date of an increase in coverage, unless limited by applicable state law, a refund of premiums will be made, minus any outstanding loans or cash withdrawals.

<sup>8</sup>This is the date your coverage actually begins. You are fully covered from this date.

<sup>9</sup>If your employer cancels the group policy, you can continue your coverage on an individual policy. Higher rates will apply.





## WORDS TO KNOW

- › **Guaranteed Issue:** an amount of insurance you can buy during the enrollment period without having to provide proof of good health.
- › **Eligible earnings:** your annual compensation. This does not include overtime, bonuses and certain additional compensation or pay for more than 40 hours in a week.
- › **Maximum coverage:** the highest amount of GUL coverage Cigna provides to you.
- › **Eligibility date:** the first date you are eligible to become covered or enroll for GUL insurance.
- › **Proof of good health:** evidence of your good health. As an example, your responses to medical questions on an insurance application.



# Accidental Death and Dismemberment Insurance



## Because accidents happen.

### Cigna has the coverage and support you need.

Accidents happen all of the time. In fact, 1 in 8 Americans are treated for accidents each year<sup>10</sup>, and accidents are the fourth leading cause of death in the U.S.<sup>11</sup> Not only could a serious injury or death be emotionally devastating to a family, it may also be difficult from a financial standpoint—especially given the fact that nearly two-thirds of Americans live paycheck-to-paycheck.<sup>12</sup> That's why it's important to make sure you're covered in case of an accident.

As a new Lehigh Valley Health Network employee, you have the opportunity to take advantage of Cigna Accidental Death and Dismemberment (AD&D) insurance, which provides additional financial protection for covered injuries that are the result of a covered serious accident. It also covers the accidental loss of life.

<sup>10</sup>National Safety Council, "Injury Facts." 2016 Edition.

<sup>11</sup>Centers for Disease Control, "FastStats - Leading Causes of Death." March 2017.

<sup>12</sup>American Payroll Associations, "2016 Getting Paid in America Survey." 2016.

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## PLAN HIGHLIGHTS

### AD&D insurance features:

- › **Large coverage, small price.** \$6.25 a month gets you \$250,000 of coverage. For only \$9.75 a month, you can insure your entire family for \$250,000 of coverage. You can even purchase up to \$1,000,000 of coverage.
- › **Cash for you.** AD&D pays you a benefit if you are injured in a covered accident, not just death benefits.
- › **Coverage on or off the job.** AD&D pays whether the covered accident is work-related or not, anywhere in the world.
- › **Coverage if you change jobs.** If you leave Lehigh Valley Health Network, or the policy is canceled, you can continue your benefits by converting to an individual plan.<sup>13</sup>
- › **Convenient payroll deductions.** While an active Lehigh Valley Health Network employee, your AD&D insurance premiums are deducted from your paycheck using after-tax dollars.

### AD&D insurance can help to pay for unexpected costs, such as:

- › Child care and education.
- › Spouse job training.
- › Rehabilitation or trauma counseling.
- › Home alterations and vehicle modification.

Keep in mind, this coverage shouldn't be a replacement for life insurance or major medical insurance as it provides accident-only coverage.



<sup>13</sup>Refer to the section on page 26 called "Changing from group to individual coverage."



## PLAN SUMMARY

You can purchase the following coverage at a group rate. See your plan documents or certificate for details about any restrictions, exclusions and limitations.

### Coverage for you

You're eligible for AD&D if you are an active, full-time or part-time employee of Lehigh Valley Health Network. This means you regularly work a minimum of 16 hours per week.

- › Select from \$20,000 to \$1,000,000 worth of coverage in \$10,000 increments.
- › The maximum coverage amount is \$1,000,000. Amounts elected over \$150,000 are subject to 10 times your annual compensation.

### Coverage for your family

#### **You can buy coverage for your spouse.**

- › Spouses can receive either 100% or 50% of the coverage amount you choose for yourself.
- › The maximum coverage amount is \$250,000.

#### **For your spouse's coverage to become effective**

- › Your spouse must be under age 70.
- › Your spouse must not be hospitalized or receiving outpatient care for chemotherapy or radiation.
- › Your spouse must not be confined at home under the care of a doctor.
- › Your spouse must not be receiving disability benefits.
- › Your spouse must be able to perform the normal daily activities of a person of the same age and gender without another person's help or supervision.



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If you elect AD&D for yourself, you may also buy coverage for your unmarried children and your spouse's unmarried children who are:

- At least 14 days old.
- Under age 19.
- Age 19 to 25, a full-time student and primarily supported by you.
- 19 or more years old, primarily supported by you and are incapable of self-sustaining employment by reason of mental or physical handicap.

If the children are not biologically yours (for example, a step-child), they must also reside with you. The coverage amount for children is 10% of your benefit amount. So if you elect \$100,000 worth of coverage for yourself, your child's coverage is \$10,000, or if you are a single parent then your child's coverage is 15%. The maximum coverage amount is \$10,000. Costs are the same, regardless of the number of children you insure.

**For your dependent children's coverage to become effective:**

- You must be actively at work.
- Your children must not be hospitalized or confined at home under the care of a doctor for sickness or injury.

Each family member's coverage is a percentage of the benefit amount you select. It will depend on who your insured family members are at the time of a covered accidental loss. No one can be covered more than once under this plan. If you are covered as an employee, you cannot also be covered as a dependent.



## Schedule of covered losses

If, within 365 days of a covered accident, bodily injuries result in:	Cigna will pay this % of the benefit amount:
Loss of Life	100%
Dismemberment	
Loss of two or more hands or feet	100%
Loss of one hand or one foot and sight in one eye	100%
Loss of one hand or foot	50%
Loss of all four fingers of the same hand	25%
Loss of thumb and index finger of the same hand	25%
Loss of all the toes of the same foot	20%
Sensory Loss	
Loss of sight of both eyes	100%
Loss of speech and hearing (in both ears)	100%
Loss of sight in one eye	50%
Loss of speech	50%
Loss of hearing (in both ears)	50%
Paralysis	
Quadriplegia	100% of the Principal Sum
Paraplegia	50% of the Principal Sum
Hemiplegia	50% of the Principal Sum

Only one benefit (the largest) will be paid for losses from the same accident.



## ADDITIONAL BENEFITS

It's not easy to predict how a serious accident will affect your family. Some accidents could seriously affect your finances—especially if extensive rehabilitation is needed. That's why AD&D gives you these additional benefits to help meet special needs.

### Living benefits

We will pay benefits if you, or an insured family member, are seriously injured in a covered accident that results in dismemberment, loss of eyesight, speech and hearing, or paralysis.

If you suffer multiple covered losses<sup>14</sup> in one covered accident, you'll receive only one benefit—the largest benefit to which you're entitled.

### Seat belt benefit

We will automatically increase the benefit amount by 10% if you, or an insured family member, die in a motor vehicle accident while wearing a seat belt. Maximum benefit is \$10,000.

We will pay \$1,000 if it isn't clear whether the Insured had been wearing a seat belt.

Restrictions, limitations and exclusions apply.<sup>15</sup>

### Felonious Assault

An additional benefit equal to 25% of the Principal Sum will be paid if:

- ▶ Bodily injury or death is the direct result of any of the following:
  - Actual or attempted robbery or holdup;
  - Actual or attempted kidnapping;
  - Any other type of intentional assault that is a crime classified as a felony by the governing statute or common law in the state where the felony occurred;
  - Felonious assault inflicted by persons other than fellow employees or members of the insured's family or household.

<sup>14</sup>See your plan's "Schedule of Losses" for details.

<sup>15</sup>Seat belt benefit applies to accidents occurring while driving or riding in a validly registered four wheel private passenger (or employer-owned) car, station wagon, jeep, pickup truck or van-type car. Seat belt must be properly fastened, factory installed/manufacture-approved. If the insured is a child, while protected by a child restraint system as defined by state law. No benefit will be paid if the official accident report indicates that no seat belt was worn.

Use this chart to help you figure out the monthly cost of AD&D coverage.

MONTHLY COST OF INSURANCE	
Employee only	\$0.025 per \$1,000 of coverage
Family coverage	\$0.039 per \$1,000 of coverage

Note: AD&D is paid for with after-tax dollars. Rates are subject to change.

**Benefit reductions**

When the covered person reaches age 70, his or her benefits will be reduced to 70% of the benefit amount selected; at age 75, 45%, at age 80, 30%, and at age 85, 15%. Coverage for your spouse ends when he or she reaches age 70.





## INFORMATION ABOUT COVERAGE

Your coverage will start on the date we receive your completed and signed application and your payroll authorization form. If you're not actively at work on your start date, we'll defer your start date until you're actively at work.

### Coverage start and end dates

#### **Your coverage will end on whichever comes first:**

- › Your employer cancels the group policy.
- › You are no longer an eligible employee.
- › You are no longer actively at work.
- › You don't pay the premiums.

#### **Spouse or dependent children coverage will end on whichever comes first:**

- › Your coverage ends.
- › Their premiums are not paid.
- › They're no longer eligible.

### Changing from group to individual coverage

If your coverage ends before you reach age 70 for any reason except nonpayment of premium, you can convert to an individual policy. Proof of good health is not required. To continue your coverage, you must apply for the conversion policy and pay the first premium within 31 days after your group coverage ends. Family members may convert their coverage as long as they have not reached the maximum age limitation. Converted policies are subject to certain benefits and limits as outlined in your policy.



## Coverage exclusions

### Plan benefits are not payable if:

- › An injury or a loss results, directly or indirectly, from or is caused by, self-inflicted injuries or suicide while sane or insane;
- › Commission or attempt to commit a felony or an assault;
- › Any act of war, declared or undeclared;
- › Any active participation in a riot, insurrection or terrorist act;
- › Bungee jumping;
- › Parachuting;
- › Skydiving;
- › Parasailing;
- › Hang-gliding;
- › Sickness, disease, physical or mental impairment, or surgical or medical treatment thereof, or bacterial or viral infection, regardless of how contracted. (This does not include bacterial infection that is the natural and foreseeable result of an accidental external cut or wound or accidental food poisoning.)

*Continued on page 28*



### **Benefits are also not payable if:**

- › The loss occurs while the covered person is voluntarily using any drug, narcotic, poison, gas or fumes except one prescribed by a licensed physician and taken as prescribed;
- › While operating any type of vehicle while under the influence of alcohol (intoxicated is defined by the law of the state in which the covered accident occurred) or any drug, narcotic or other intoxicant including any prescribed drug for which the covered person has been provided a written warning against operating a vehicle while taking it;
- › While the covered person is engaged in the activities of active duty service in the military, navy or air force of any country or international organization (this does not include Reserve or National Guard training, unless it extends beyond 31 days);
- › Traveling in an aircraft that is owned, leased or controlled by the sponsoring organization or any of its subsidiaries or affiliates (an aircraft will be deemed to be “controlled” by the sponsoring organization if the aircraft may be used as the sponsoring organization wishes for more than 10 straight days, or more than 15 days in any year);
- › Flying in, boarding or alighting from an aircraft or any craft designed to fly above the earth’s surface, except as a passenger on a regularly scheduled commercial airline that is:
  - An ultra-light or glider, designed to be used in outer space;
  - Being used by any military authority, except the Air Mobility Command or its foreign equivalent;
  - Being flown by the covered person or in which the covered person is a member of the crew;
  - Being used for parachuting, hang-gliding, crop dusting, spraying or seeding, giving and receiving flying instruction, firefighting, sky writing, skydiving, pipeline or power line inspection, aerial photography or exploration, racing or endurance tests, stunts or acrobatic flying, or any operation that requires a special permit from the FAA, even if it is granted (this does not apply if the permit is required only because of the territory flown over or landed on).



## WORDS TO KNOW

- › **Coma** means a profound state of unconsciousness which resulted directly and independently from all other causes from a covered accident, and from which the insured is not likely to be aroused through powerful stimulation. This condition must be diagnosed and treated regularly by a physician. Coma does not mean any state of unconsciousness intentionally induced during the course of treatment of a covered injury unless the state of unconsciousness results from the administration of anesthesia in preparation for surgical treatment of that covered accident.
- › **Loss of a hand or foot** means complete severance through or above the wrist or ankle joint.
- › **Loss of sight** means the total, permanent loss of all vision in the eye.
- › **Loss of speech** means total, permanent and irrecoverable loss of audible communication.
- › **Loss of hearing** means total and permanent loss of the ability to hear any sound in both ears.
- › **Loss of a thumb and index finger or four fingers** means complete severance through or above the metatarsophalangeal joints (the joints between the fingers and the hand).
- › **Paralysis** means total loss of use, without severance, of a limb. This loss must be determined by a doctor to be complete and not reversible.
- › **Loss of a toe** means complete severance through the metatarsophalangeal joint.
- › **Severance** means complete and permanent separation and dismemberment of the limb from the body.





## NOTES



## NOTES



**Questions?**  
**Call 1.800.828.3485 to speak with a  
customer service representative.**

**Together, all the way.®**



GROUP ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PAYS LIMITED BENEFITS ONLY. IT DOES NOT CONSTITUTE COMPREHENSIVE HEALTH INSURANCE COVERAGE AND IS NOT INTENDED TO COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE "MINIMUM ESSENTIAL COVERAGE" OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA). LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES. THIS COVERAGE IS NOT MEDICAID OR MEDICARE SUPPLEMENT INSURANCE.

This information is a brief description of the principal provisions of the Insurance coverage. It is not a contract. Complete terms and conditions of coverage are set forth on Group Policy No. OK-816524 on Policy Form No. GA-00-1000.00 for Accidental Death and Dismemberment Insurance, Group Policy No. 2024602 (Employer Account Number: 2076316) on Policy Form No. GM-6000 for Group Universal Life Insurance. The group policy is subject to the laws of the state in which it is issued. The coverage outlined in this brochure may vary by state.

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