



Strengthen Your Family's Financial Safety Net

Group Universal Life Insurance
Personal Accident Insurance

 GENESYS™

Welcome to Genesys!

As a new employee, you have the opportunity to take advantage of these valuable benefits from Cigna.

Group Universal Life (GUL) insurance and Personal Accident insurance (PAI) are useful solutions to help you preserve your family's lifestyle and enable them to live happily and comfortably in the future. In this brochure, you can learn all about the features and benefits of these programs offered to you as an employee of Genesys and how to take advantage of these opportunities.

For long-term financial well-being, you need to understand where you are, be aware of where you want to go and have a plan to get there.

Having adequate insurance is not only the basis for a sound financial blueprint, but it also provides the protection you need to feel confident that your home, your family, and your finances are protected if you should die, become disabled or are injured in a covered accident.

It's easy and quick to safeguard yourself and your family with GUL and PAI coverage.

Please note: If you enroll for GUL insurance within 45 days of your eligibility date, you may not have to take any medical tests or answer any health questions.

The group rates for GUL and PAI mean you'd likely pay less than if you were to cover yourself on your own through an individual policy.

For the purpose of this brochure, whenever the term Spouse appears it shall also include Domestic Partner. Domestic Partner is defined in the group policy. Your domestic partner is eligible for insurance if you have not been married to any person within the last 12 months and if he or she meets specific criteria stated in the Group Policy.

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Cigna Trusted Advisor®

We know that selecting the right insurance protection is important to you. That's why we created Cigna Trusted Advisor®. This secure website (www.cignatrustedadvisor.com/genesys) gives you detailed information in an easy-to-understand way. You'll find tools that will help you learn why and how to enroll for coverage. Plus, you can quickly complete everything right online at your convenience.

Cigna Trusted Advisor® helps you

- Obtain educational information to make informed benefit enrollment decisions
- Understand the value of your plans
- View and enroll in available benefits
- Use calculators to determine your insurance needs
- Get life events information based on your needs
- Get information specific to your generation from trusted sources
- Use financial guides for practical information to help you reach your desired goals
- Get important messages from your employer
- Get instant access to forms, and much more

Enroll for benefits and designate beneficiaries online

- Go to www.mygenesysbenefits.com
- Hover over "Benefits"
- Click on "Life Insurance & Accidental Death & Dismemberment"
- Click on the "Cigna Trusted Advisor website" link

Once on the Cigna Trusted Advisor website, go to the "My Benefits" tab and select the benefit for which you wish to enroll

- Click on the "Enroll Now" link
- Click on "Register" and enter the last five digits of your Social Security Number and your Date of Birth (expressed as MM/DD/YYYY)
- Complete the enrollment process
- Print out your Confirmation Statement—After you enroll, be sure to print out your confirmation statement and keep it handy for you and your family

Online Enrollment

- Review your plan options
- Determine costs before you enroll
- Select your benefits and whom to enroll
- Make life-event changes
- Answer medical questions (if needed) for you and your spouse
- View and confirm your selections
- Sign enrollment elections electronically
- Print confirmation statement

Online Beneficiary Designations

- Designate, change or remove beneficiaries
- View and confirm beneficiary information
- Sign beneficiary designation electronically
- Print confirmation statement or request an email confirmation by inputting your email address into the system

Enroll via a Paper Application

Paper enrollment and beneficiary designation options are also available. You can download forms on the Cigna Trusted Advisor® website or you can use the insurance application that is available on your [My Genesys Benefits website](#).

- Complete your and your spouse's personal information (if applying for coverage)
- Mark the total benefit levels you wish to elect on the application
- Indicate if you would like to insure your spouse and children for coverage
- Tell us if you would like to save extra money in the Cash Accumulation Fund (CAF)
- Complete medical questions if you are enrolling for coverage amounts above the guaranteed issue amount
- Complete, sign and date the application then mail to: Cigna Customer Service Center, P.O. Box 14577, Des Moines, IA 50306-3577

If you have questions with the enrollment process, you can call 1.800.828.3485. One of our experienced customer service representatives can assist you with plan and enrollment questions, rate information, beneficiary designations, coverage confirmation and much more. If you submit your beneficiary designation via a paper form, we will enter it into the Cigna Trusted Advisor® website so you can view it online.

Group Universal Life Insurance Plan Summary

It's a family matter. Subject to any applicable restrictions or limitations in the GUL policy, coverage options for you and your family are summarized as follows:

Coverage for You

You are eligible for GUL insurance if you are an active full-time employee of Genesys who has met the employee's eligibility requirements and you are actively at work at least 20 hours a week.

- Coverage amounts available: 1, 2, 3, 4 or 5 times employee's base annual salary rounded to the next higher \$1,000. The maximum coverage amount is 5 times employee's base annual salary or \$2,000,000, whichever is less.
- Guaranteed issue amount¹ available within 45 days of your eligibility date without evidence of insurability: 2 times base annual salary rounded to next higher \$1,000; or \$500,000, whichever is less.

If you provide evidence of insurability, you can:

- Purchase more than the guaranteed issue amount—up to 5 times employee's base annual compensation rounded to the next higher \$1,000 or \$2,000,000, whichever is less.
- Increase your life insurance coverage at any time, up to the maximum allowed.

Coverage for Your Spouse or Domestic Partner

If you elect GUL for yourself, you can purchase coverage for your eligible spouse in the following amounts.²

- In \$10,000 units, up to the maximum of \$100,000.
- Guaranteed issue amount¹ available for your spouse under age 65, within 45 days of your eligibility date, without evidence of insurability: \$20,000.
- If your spouse provides evidence of insurability, you can purchase coverage up to 50% of your selected coverage amount, or \$100,000, whichever is less.
- The guaranteed issue amount is also available for your new spouse within 45 days of your date of marriage/partnership without evidence of insurability.

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.

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; or through age 24 if the child is an unmarried full-time student who is supported by the employee; or 19 years of age or older and incapable of self-sustaining employment by reason of mental or physical handicap.²

For just one premium, you can cover all of your dependent children for the following amounts:

- 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 for GUL coverage as an adult.

For your dependent children's coverage to be effective, 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.

Group Universal Life Insurance Plan Features

At last, you can plan for your retirement and secure your loved ones' lifestyle at the same time! The GUL Insurance Cash Accumulation Fund (CAF) earns tax-deferred interest and provides your family with generous amounts of life insurance.

What You Get From Group Universal Life Insurance

- *Large coverage, small price.* Depending on your age, you could receive up to \$2,000,000 in coverage for as little as \$86.00 a month.
- *Yours for the asking.* Apply within 45 days of your eligibility date and you may not have to answer any medical questions or provide any evidence of insurability.
- *Protection without payments.* If you've built up adequate cash value, you can stop making contributions temporarily and continue to enjoy your protection.³

- **Money for you now.** You can call on your GUL CAF for withdrawals or for low-interest loans if you've built up adequate cash value.⁴
- **Money for you later.** Save through the CAF, earn tax-deferred interest on your savings.
- **You can take it with you!** You can keep your coverage in force even if you leave, retire or change employers. Higher rates may apply.

Did you know?

- 30 percent of U.S. households have no life insurance.
- Approximately 50 million households recognize they need more life insurance.
- 7 out of 10 U.S. households said they would have trouble covering everyday living expenses after several months if the primary wage earner died.

SOURCE: "LIMRA's Facts About Life 2016." LIMRA International http://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/_Media/PDFs/Facts-of-Life-2016.pdf

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 terminal illness? 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 each April 1st (not to exceed the maximum allowed each year) if you have qualifying salary increases. With this option, you reduce your risk of becoming underinsured. Your payroll deduction amount will also be increased to cover the higher amount of protection. (If you don't want your coverage increased, you must decline this option by contacting the Customer Service Center⁵ at 1.800.828.3485.) Here's an example of how this feature works:

Ted is a 32-year-old nonsmoker, makes \$26,000 a year and has GUL coverage equal to three times his salary. He gets a salary increase of \$5,000. With the Automatic Increase Option, his insurance coverage would be increased to \$93,000, rounded up to the next \$1,000. Accordingly, his payroll deduction amount would be automatically increased for this additional coverage.

Accelerated Payment Benefit

If you or your spouse become terminally ill and aren't expected to live more than 12 months, you can receive up to 50% of your coverage amount in force, potentially tax-free.⁶ The money is paid out in a lump sum, directly to you, to use for whatever 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.

Your premium obligation continues on the full amount of coverage if this benefit is exercised. The following example illustrates how an 50% benefit would pay out on \$100,000 of coverage:

Payment of Benefit	Monthly Premium
\$100,000 of GUL coverage	\$13.30
- \$50,000 (50% potentially tax-free lump-sum payment)	
<hr/>	<hr/>
\$50,000 remaining death benefit amount	\$13.30

Cash Accumulation Fund

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

What are your goals? Money for retirement, cash for college, a down payment on a home? Whatever they are, 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%. To build your cash value, simply determine how much extra you wish to contribute to the program beyond the cost of insurance. Then, sit back and watch your money grow. It's that easy!

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. Or you can call our number at 1.800.828.3485 and ask for the appropriate form.
- To take out a loan, call the Cigna Customer Service Center and ask for the appropriate form. You'll be assessed 8% interest annually on the outstanding loan amount, but you will continue to be credited with 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.

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	\$14,018.82	\$ 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.

Group Universal Life Insurance

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 \$1,000 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 terminate active employment from Genesys, higher rates may apply.

Attained Age of Employee or Spouse*	Nonsmoker Rate	Smoker Rate
<30	\$0.043	\$0.060
30-34	\$0.043	\$0.068
35-39	\$0.068	\$0.085
40-44	\$0.094	\$0.136
45-49	\$0.162	\$0.238
50-54	\$0.272	\$0.408
55-59	\$0.408	\$0.578
60-64	\$0.689	\$0.918
65-69	\$1.139	\$1.496

*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.

Rates for age 70 and over are available upon request.

Dependent Child Coverage Rates	
\$5,000 of coverage for all your dependent children	\$1 per month
\$10,000 of coverage for all your dependent children	\$2 per month

Information About Coverage

- The death benefit, or an increase in the death benefit, will be limited to a refund of premium if an insured commits suicide within the first two years of the effective date of the GUL coverage or within two years of the effective date of an increase in coverage, unless limited by applicable state law.
- Even if eligible for both, no one can be covered as an employee and a dependent at the same time, or as the dependent of two employees.
- If you meet the eligibility requirements and Cigna receives your online enrollment or your completed application within 45 days of your eligibility date, your coverage will take effect on the later of the first day of the month after the date you elect the coverage or the date the first payroll deduction is authorized. Provided your dependents' applications have been received, their coverage will take effect on the later of the first day of the month after the date you elect the coverage or the date the first payroll deduction is authorized.
- If you or your spouse apply for an amount of life insurance coverage that is greater than the guaranteed issue amount, or 45 days or more after becoming eligible, coverage will take effect on the date Cigna agrees in writing to cover you or your spouse. You may need to have a medical exam or provide a physician's statement for coverage greater than the guaranteed issue amount.
- Employee or spouse coverage will end when you cancel the coverage, when the group policy is canceled, when the premiums are not paid, on the Certificate Maturity Date (which is the policy anniversary date that is the same as or next following the insured's 100th birthday), or when the insured dies, whichever comes first.
- Dependent children coverage will end when your coverage ends (or when your spouse's coverage ends, if their coverage is on the spouse's certificate); you cancel their coverage; when they are no longer eligible; or when the insured dies, whichever occurs first.

Personal Accident Insurance Plan Summary

PAI provides useful coverage at a cost that's affordable to you. If you die as the result of a covered injury or covered accident, the benefits can help pay the mortgage and pay for your children's college. If you are injured in a covered accident, this insurance can help pay for new living circumstances.

The National Safety Council (NSC) reports that in the U.S. the entire population of a city—about 131,000—died in 2013, the last year for which statistics are available, from accidents that could neither be foreseen nor prevented.⁷ That's four Americans every minute⁸ who die in motor vehicle accidents, or common household mishaps such as falls, poisoning, choking or drowning. If that isn't sobering enough, the NSC

counted almost 29 million nonfatal injuries⁹—the population of the 16 largest U.S. cities combined!¹⁰—in 2014, the last year for which it has compiled data. All this means that if you haven't prepared, your loved ones can be facing severe financial distress if you die in an accident. And if you are in an accident and survive, will you be able to pay for your new lifestyle circumstances?

The answer is YES, with Genesys PAI.

What You Get From Personal Accident Insurance

- **Large coverage, small price.** \$1.30 a month gets you \$100,000 of protection. For another \$1.30 a month, you can add another \$100,000 of coverage for your spouse. You can even purchase up to \$500,000 of coverage.
- **Benefit for you.** PAI pays you a benefit if you are injured in a covered accident, not just death benefits.
- **Protection on or off the job.** PAI pays whether the covered accident is work-related or not, anywhere in the world.
- **Protection if you change jobs.** If you leave Genesys, or the policy is canceled, you can continue your benefits by converting to an individual plan. (Costs may change.)

Did you know?

- Accidents are the fourth leading cause of death for all Americans (following heart disease, cancer, and chronic lower respiratory diseases).
- Accidents are the leading non-disease killer of younger Americans to age 44.
- In 2015, 74,600 accidental deaths occurred in U.S. households.

SOURCE: National Safety Council. (2017). *Injury Facts*®, 2017 Edition.

Who Is Covered?

You have this coverage available to you if you are an active full-time U.S. employee of Genesys and actively at work at least 20 hours per week.

Your Family – You may elect to cover your lawful spouse under age 70 and your unmarried dependent children who are under age 19 (or through age 24 if they are full-time students). Children must be dependent upon you for support and maintenance.

No one may be covered more than once under this policy. If covered as an employee, you cannot also be covered as a dependent.

Through the PAI program, you can purchase the following coverage at a group rate. Subject to any applicable restrictions or limitations in the PAI policy, this coverage provides benefits for you and your entire family, now and in the future.

Personal Coverage

You may select coverage in \$25,000 units from \$25,000, up to a maximum of \$500,000 of coverage for yourself.

Spouse and Child Coverage

You can purchase coverage for your eligible spouse of either 50% or 100% of your elected coverage amount, not to exceed \$500,000.

For just one premium, you can cover all your dependent children for 10% of your benefit amount, not to exceed \$25,000 per child.

Changing from Group to Individual Coverage

If this group coverage ends before you reach age 70 for any reason except nonpayment of premium, you can convert to an individual policy. No medical certification is needed. 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 certificate.

Beginning and Continuing Your Personal Accident Coverage

An employee may enroll for PAI coverage at any time without providing evidence of insurability. Coverage becomes effective as of the date you become eligible. Provided the application has been received and the appropriate premium paid, dependent coverage will start when your coverage begins.

If you are not actively at work, the effective date of your insurance will be deferred until you are actively at work.

For insurance for your spouse and/or children to become effective, you must be actively at work and he/she must not be an inpatient in a hospital, or confined at home and under the care of a physician for sickness or injury, or receiving disability benefits, or unable to perform the normal daily activities of the person of the same age and sex. Your coverage will continue as long as Genesys and Cigna continue to offer the program under the group policy, you are an eligible employee, you do not serve more than 30 days of full-time active duty in any armed forces, and you pay the premium when due. Coverage for your spouse and dependent children ends when their premiums are not paid or when your dependents are no longer eligible, whichever occurs first.

Personal Accident Insurance

Monthly Cost of Insurance

Because you never know when or where an accident is going to happen, PAI provides around-the-clock, around-the-world protection, whether you're on or off the job. It offers accidental injury benefits if you or your covered family members are seriously injured in an accident covered by the program, and insurance benefits if you, your covered spouse or children are killed in an accident covered by the program.

Selecting Your Accident Coverage Amount

How much will PAI cost? It depends on the amount of coverage you feel you need and how much coverage you elect.

Monthly Cost of Insurance

You can buy coverage for yourself only or for yourself, your spouse and your children.

Employee Only	\$0.013 per \$1,000 of coverage ²
Spouse Only	\$0.013 per \$1,000 of coverage ²
Child Only	\$0.013 per \$1,000 of coverage ²

Costs are subject to change.

Example:

Employee only coverage: if you elect coverage of \$150,000, your cost for PAI would be $\$150,000 \div 1,000 \times \$0.013 = \$1.95$ per month.

Benefit Reductions

As you grow older, your benefits will be reduced according to the following schedule:

- At age 65 Benefits will be reduced to 65% of the benefit amount selected.
- At age 70 Benefits will be reduced to 45% of the benefit amount selected.
- At age 75 Benefits will be reduced to 30% of the benefit amount selected.
- At age 80 Benefits will be reduced to 20% of the benefit amount selected.

PAI benefits for your insured dependents will be based on your selected benefit amount. Benefits for your spouse will cease at age 70.

A Valuable Combination of Benefits

To help protect yourself and your family against losses due to accidents, PAI pays 100% of the benefit amount you select for accidental loss of life occurring within 365 days of a covered accident. A covered accident is a sudden unforeseeable event that results in injury or death and that occurs while coverage is in force. To help survivors of severe accidents adjust to new living circumstances, Cigna will pay benefits for dismemberment, loss of eyesight, speech and hearing, and paralysis.

Accidental Death & Dismemberment Schedule

If, within 365 days of a covered accident, bodily injuries result in:	Cigna will pay this % of the benefit amount	
	You or Your Spouse	Your Children
Accidental loss of life	100%	100%
Total paralysis of both upper and lower limbs Loss of any two: hand, foot or eyesight Loss of speech and hearing in both ears	100%	200%
Paraplegia	75%	150%
Uniplegia	25%	50%
Loss of one eye, hand, or foot Loss of speech or loss of hearing in both ears Total paralysis of both legs Total paralysis of arm and leg on one side of the body	50%	100%
Loss of thumb and index finger on same hand	25%	50%

If you suffer multiple injuries in one covered accident, you'll receive only one amount—the largest amount to which you're entitled.

If a dependent child dies within 90 days of a covered loss, we will pay only the loss of life benefit.

Loss of a hand or foot means severance through or above the wrist or ankle joint. **Loss of sight** means the total, permanent loss of sight of the eye. The loss of sight must be irrecoverable by natural, surgical or artificial means. **Loss of speech** means total, permanent and irrecoverable loss of audible communication. **Loss of hearing** means total and permanent loss of hearing in both ears, which cannot be corrected by any means. **Loss of a thumb and index finger** means complete severance through or above the metacarpophalangeal joints (the joints between the fingers and the hand). **Severance** means complete separation and dismemberment of the limb from the body. **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.

Additional Benefits

It's not easy to predict how a serious accident will affect your family. In addition to the benefits previously outlined, PAI provides benefits to help meet special needs and respond to special circumstances as follows:

The Seat Belt and Supplemental Restraint Benefit

This benefit is payable if an insured person dies as a direct result of injuries sustained in a covered accident while driving or riding in an automobile¹¹, while wearing a properly fastened seat belt (or if the insured is a child, a child restraint as defined by law). That person's death benefit will be increased by 10% but not more than \$25,000. If the insured person was also positioned in a seat protected by a properly-functioning and properly deployed Supplemental Restraint System¹² (Air bag), we will increase that person's death benefit by an additional 5%.

Verification of the actual use of the seat belt and that the supplemental restraint system inflated properly on impact at the time of the accident, must be part of an official report of the accident, or be certified, in writing, by the investigating officer(s) and submitted with the claim.

If it is unclear whether the insured had been wearing a seat belt or that the person was positioned in a seat protected by a properly functioning and properly deployed air bag, the plan will pay a benefit of \$1,000.

For Exposure and Disappearance

Benefits are payable if you suffer a covered loss due to unavoidable exposure to the elements as a result of a covered accident. If your body is not found within one year of the disappearance, forced landing, stranding, wrecking or sinking of the conveyance in which you were riding, on a trip otherwise covered, it will be presumed that you sustained loss of life as a result of a covered accident.

Coma Benefit

If you, your spouse, or your children have been in a coma for one full month as a result of a covered accident, we will pay a coma benefit, as shown in A Valuable Combination of Benefits. We will make 11 monthly payments, provided the person remains in a coma during this period. If the person recovers, the payments will stop.

If the insured person dies while the monthly coma benefit payments are being made, or if the insured person remains in a coma after the 11 monthly payments have been made, he or she will be entitled to a lump sum payment equal to the full benefit amount.

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.

The Benefit for Children Requiring Special Care

PAI helps parents with children who survive severe accidents. If an insured child suffers a covered accidental injury, we will double the benefit amount, up to \$50,000. If your child subsequently dies within 90 days as a result of the accident, then we will pay only the death benefit payable under the plan.

This additional benefit can help parents cope with the ongoing financial obligations associated with caring for children who require continued medical attention, rehabilitation services and a specialized educational environment.

For Dual Accidents

If you have elected coverage for yourself, your spouse and your children and, as a result of the same accident or separate Covered Accidents that occur within the same 24-hour period, you and your spouse die within one year of the Covered Accident, we will increase your spouse's benefit amount to 100% of yours. Both benefits combined cannot be more than \$1,000,000.

For Victims of Crime

PAI pays an additional benefit for employees who are victims of crime. If you die as the result of a felonious assault, robbery, holdup or kidnapping during a holdup, while at work or while traveling on business, we will increase your benefit amount by 25% to a maximum of \$50,000. We will not pay if you are assaulted by a fellow employee or household or family member.

The Education Benefit

If you are the primary source of income for your family, the loss of that income could be devastating to your family, especially if a college education for your children is one of your long-term goals. PAI provides benefits for training or education, as follows:

- For your children. If you or your insured spouse dies in a Covered Accident, we will pay an extra benefit for each insured child who is enrolled in college or is in the 12th grade and enrolls in college within one year of the accident. To help pay college expenses, we will increase your benefit amount by 5% or \$5,000, whichever is less, for each qualifying child. This benefit is payable each year for four consecutive years as long as your child continues his/her college education.

If you don't have a qualifying dependent child, we will pay an additional \$1,000 to your beneficiary.

Child Care

If you have elected to cover your family members and you and your insured spouse dies as a result of a Covered Accident, PAI will pay an additional benefit to help pay for your children's day-care expenses.

To receive the Child Care Benefit, you must have a surviving child under 13 who is enrolled in a licensed day-care center at the time of your death, or within one year afterward. The following conditions will apply:

- This benefit will be an annual sum for each covered child of up to 5% of your benefit amount, but not more than \$5,000 a year for up to four years, or until the dependent child's 13th birthday, whichever happens first.
- We will make the payment to the child's surviving custodial parent or legal guardian. Each payment will be made to the end of a 12-month period in which there were documented child care center expenses.

Waiver of Premium

If you have elected coverage for yourself and your family members, and you lose your life in a covered accident, your insured family members will continue to be covered under the plan—without making premium payments—for 12 months. At that time, their coverage will end unless they convert to an individual policy.

Losses Not Covered by Personal Accident Insurance

Plan benefits are not payable if losses result directly or indirectly from or are caused by:

- Intentionally 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 or insurrection;
- 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.)

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 outerspace;
 - 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, fire fighting, 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).

The basic level, for which your employer pays, provides a monthly benefit up to 60% of your covered monthly earnings—to the program maximum of \$10,000 per month.

If you have any questions about information
in this brochure, please contact

1.800.828.3485.



¹The face amount of coverage that an insured may purchase in certain situations without satisfying the evidence of insurability requirement.

²Please note that in certain states, restrictions may apply and ages may vary.

³Administrative 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.

⁴You 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.

⁵Cigna Customer Service Center administration provided by Infosys McCamish Systems, LLC.

⁶You may want to seek advice from your personal legal or tax advisor before exercising this option

⁷National Safety Council, *Injury Facts*[®], 2017 Edition, page 189

⁸Calculated by dividing the number of accidental deaths that year into the number of minutes in a year: 525,600/131,000 = 4.01

⁹National Safety Council, *Injury Facts*[®], 2017 Edition, page 33

¹⁰U.S. Census Bureau. Web: www.census.gov.

¹¹Automobile means a self-propelled, private passenger motor vehicle with four or more wheels which is of a type both designed and required to be licensed for use on the highways of any state or country. Automobile includes but is not limited to a sedan, station wagon, sport utility vehicle or a motor vehicle of the pickup, van, motor home or camper type. Automobile does not include a mobile home or any motor vehicle which is used in mass or public transit.

¹²Supplemental Restraint System means an airbag that inflates upon impact for added protection to the head and chest areas.

Group Universal Life is underwritten by Connecticut General Life Insurance Company. Personal Accident is underwritten by Life Insurance Company of North America.

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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. 2024602 (M104680) on Policy Form No. GM5800 for Group Universal Life Insurance and Group Policy No. OK-963790 on Policy Form No. GA-00-1100.00 for Personal Accident 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.