

Plan Highlights

Group Basic Life and AD&D Insurance



Marion Public Schools

ELIGIBILITY

Superintendent or Principal

BENEFIT AMOUNT

Basic Life and AD&D:

\$200,000 , not to exceed 5 times Earnings

GUARANTEE ISSUE

Employee: \$170,000

CONTRIBUTION REQUIREMENTS

Coverage is employer paid

FEATURES

- Living Benefit Rider(expressed as Accelerated Death Benefit in some states and Imminent Death Benefit in PA)
- Conversion Privilege
- FMLA/MSLA Continuation
- Waiver of Premium with Critical Illness

VALUE ADDED SERVICES

- Bereavement Counseling Service
- Travel Assistance Service

AD&D SCHEDULE

| For Accidental Loss of: | Amount Payable: |
|-------------------------------|-----------------|
| Life | 100% |
| Both hands or both feet | 100% |
| Sight of both eyes | 100% |
| One hand and one foot | 100% |
| One hand and sight of one eye | 100% |
| One foot and sight of one eye | 100% |
| Speech and hearing | 100% |
| One hand or One foot | 50% |
| Sight of one eye | 50% |
| Speech or Hearing | 50% |

BENEFIT REDUCTION DUE TO AGE

| Age | Original Benefit | Reduced To |
|-----|------------------|------------|
| 70 | | 50% |

EXCLUSIONS

AD&D EXCLUSIONS:

AD&D benefits will not be payable for a loss: caused by suicide or intentionally self-inflicted injuries; caused by or resulting from war or any act of war, declared or undeclared; to which sickness, disease or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; sustained during an insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic intoxication is a contributing factor; or to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic or drug is a contributing factor.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.