



**WEST NOBLE SCHOOL CORPORATION**  
**Basic Group Term Life and Accidental Death & Dismemberment Insurance**  
**Benefit Outline**

**Life Amount:** Varies by employee. Please view your certificate of coverage for your amount.

**Guaranteed Issue Amount:** All amounts are Guaranteed Issue.

**AD&D Principal Sum Amount:** Matches Life Amount

**Accelerated Life Benefit:** The Employee may request payment of 25%, 50%, or 75% of the Life Amount shown above if the Employee is diagnosed with a Terminal Condition, as defined in the Certificate of Insurance.

**Conversion Privilege:** If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to a conversion policy. The Employee can contact AUL, or refer to his or her Certificate of Insurance for specific details of this provision.

**Reduction Schedule:** The Life Amount and AD&D Principal Sum will begin reducing to a percentage of the amounts shown above when the Employee reaches age 70. The percentage of coverage remaining at the Employee's attained age will be as shown as follows:

<u>Employee's Age</u>	<u>Percentage of Benefit Amount Remaining</u>
70-74	67%
75+	50%

**Waiver of Premium for Total Disability:** AUL will waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 6 months, and submits proof of Total Disability. While the Employee meets the conditions set forth above and is approved by AUL for the benefit, the Employee will retain coverage without the need to make further premium payments until the Employee attains age 70.

**Accidental Death and Dismemberment:** While insured under the Policy, if the Employee has an accident which results in a loss or condition shown below, AUL will pay the amount shown opposite the loss or condition if:

- 1) the loss or condition occurs within 365 days from the date of the accident; and
- 2) AUL receives acceptable proof of loss or condition.

**Loss**

Life  
 Both hands or both feet or sight or both eyes  
 Speech and hearing  
 One hand and one foot  
 One hand and sight of one eye  
 One foot and sight of one eye  
 Sight of one eye  
 One hand or one foot  
 Speech or hearing  
 Thumb and index finger

**Amount Payable**

AD&D Principal Sum  
 AD&D Principal Sum  
 AD&D Principal Sum  
 AD&D Principal Sum  
 AD&D Principal Sum  
 AD&D Principal Sum  
 ½ AD&D Principal Sum  
 ½ AD&D Principal Sum  
 ½ AD&D Principal Sum  
 ¼ AD&D Principal Sum

**Conditions**

Quadriplegia or Loss of Use of Upper and Lower Limbs of the Body  
 Paraplegia or Loss of Use of Both Lower Limbs of the Body  
 Hemiplegia or Loss of Use of Upper and Lower Limbs on the Same Side of the Body  
 Monoplegia or Loss of Use of One Limb of the Body  
 Severe Burns

**Amount Payable**

AD&D Principal Sum  
 ½ AD&D Principal Sum  
 ½ AD&D Principal Sum  
 ¼ AD&D Principal Sum  
 AD&D Principal Sum

**AUL will only pay a benefit for either paralysis or loss of a limb, but not a benefit for both. The total amount payable will never exceed the AD&D Principal Sum for all losses or conditions sustained by the Employee.**

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**Accidental Death and Dismemberment Seat Belt Benefit:** AUL will pay an Additional Accidental Death Benefit if the Employee dies as a result of a non-occupational automobile accident while properly wearing a Seat Belt at the time of the accident. The Seat Belt Benefit is 10% of the Employee's Principal Sum of Accidental Death and Dismemberment Insurance or \$25,000, whichever is less.

**Accidental Death and Dismemberment Air Bag Benefit:** AUL will pay an Additional Accidental Death Benefit if the Employee dies as a result of a non-occupational Automobile accident while the Employee is properly wearing a Seat Belt at the time of the accident and the Air Bag deployed properly at the time of the accident. The Air Bag Benefit equals the lesser of: a) 10% of the Employee's AD&D Principal Sum shown in the Schedule of Benefits; or b) \$5,000.

**Accidental Death and Dismemberment Repatriation Benefit:** AUL will pay an Additional Accidental Death Benefit if the Employee dies either greater than 200 miles away from his principal place of residence or is outside of the country at the time of Accidental Death. The Repatriation Benefit equals the lesser of: a) Reasonable Expenses for transportation of the Employee's body to a funeral home or mortuary near the Employee's principal place of residence; b) \$5,000; or c) 10% of the Employee's AD&D Principal Sum shown in the Schedule of Benefits.

**Accidental Death and Dismemberment Child Higher Education Benefit:** AUL will pay an Additional Accidental Death Benefit for Education Expenses that are incurred and paid after the Employee's Accidental Death. The Child Higher Education Benefit payment will be no more than \$4,000 for each Eligible Student per Academic Year for Education Expenses. The cumulative benefit payments for all eligible students will not exceed the lesser of: a) \$20,000; or b) 10% of the Employee's AD&D Principal Sum Insurance shown in the Schedule of Benefits.

**Accidental Death and Dismemberment Child Care Benefit:** AUL will pay an Additional Accidental Death Benefit for Child Care Expenses incurred and paid after the Employee's Accidental Death. The Child Care Benefit payment will be no more than \$4,000 for each Eligible Child per calendar year for Child Care expenses. The cumulative benefit payments for all Eligible Children will not exceed the lesser of: a) \$20,000, or b) 10% of the Employee's AD&D Principal Sum shown in the Schedule of Benefits.

**Accidental Death and Dismemberment Exposure Benefit:** If an Employee is unavoidably exposed to heat or cold as a direct result of a covered accident, and as a direct result of the exposure, the Employee suffers a loss for which benefits would be payable under this Section, an AD&D benefit will be paid. Any loss associated with exposure to heat or cold must occur within 365 days of the accident.

**Accidental Death and Dismemberment Disappearance Benefit:** If an Employee is an occupant in a vessel, vehicle, or plane at the time of accidental destruction, sinking, or disappearance of the vessel, vehicle, or plane and the Employee's body cannot be found within one year of the date of the accidental destruction, sinking, or disappearance, the Employee will be presumed to have died. AUL will only presume Accidental Death if: 1) there is no evidence to the contrary; 2) there is a determination by the appropriate governmental authorities or court issuing a valid and legally binding determination that the Employee has died; 3) a certified copy of the governmental authority findings or court order is provided to AUL; and 4) benefits would have been paid assuming a death certificate could have been issued if the body was recovered.

**In no event will the total of all Additional Accidental Death Benefits payable exceed 100% of an Employee's AD&D Principal Sum.**

**Terminations:** The Individual Terminations Section in the Certificate of Insurance governs Terminations.

**Note:** This invitation to inquire allows interested employees an opportunity to inquire further about group insurance coverage and is limited in its description of the losses for which benefits may be payable. The contract has exclusions, limitations, reduction of benefits and terms under which the contract may be continued in force or discontinued. The contract may contain a waiting or elimination period between its effective date and the effective date of coverage, and a time period between the date a loss occurs and the date benefits begin to be payable for the loss.

If a choice of the amount of benefits is offered, the amount of benefits provided depends upon the coverage selected and premiums can vary with the amount of benefits selected. If a range of benefit levels is present, the insured is only entitled to the benefit level shown in the contract.

Any payable benefit is based on a percentage of annual base salary subject to AUL's approval, contract maximums, contract reductions and according to contract terms and conditions.