



Basic Life and Accidental Death & Dismemberment

Underwritten by US Able Life Insurance Company

This summary of benefits explains the key features of your Group Life and AD&D benefits. The contract between US Able Life Insurance Company and WAHIT, and your benefit certificate set out the actual terms, conditions and exclusions of coverage. ***This summary of benefits is not a contract.***

EMPLOYEE LIFE INSURANCE

Summary of Benefits

The Employee Life Insurance plan provides a death benefit to your designated beneficiary in case of your death. The minimum amount of life insurance you may have is \$20,000. Your employer may elect to provide a higher benefit. Please check with your employer to identify your benefit.

If you are age 65 or older, your life insurance benefits will be reduced according to the following schedule:

<u>Your Age</u>	<u>Reduction Percentage</u>
65 but less than 70	65%
70 but less than 75	50%
75 but less than 80	30%
80 or older	20%

Designating Your Beneficiary

In the case of your death, your life insurance benefits will be paid to your designated beneficiary. If no beneficiary is living or named, your life insurance benefits may be paid to your surviving family members in the following order: your spouse or domestic partner, your children, your parents, your brothers and sisters and your executors or administrator. You may change your designated beneficiary at any time by completing and signing a Beneficiary Change Form.

Disability Waiver of Premium

If you are Disabled, US Able Life Insurance Company will waive your life insurance premiums if you become totally disabled prior to your 60th birthday while you are insured under the life insurance policy and after you have been continuously disabled for six consecutive months. You must submit a waiver of premium application and be approved for this waiver. Disability waiver of premium for your life insurance will end when you are no longer disabled, the last day of the 60 day period following our request for proof of continued disability, date you refuse to take a medical exam or the date you attain age 70.

Accelerated Benefit

An accelerated benefit is an advance payment (before death) of a part of your employee life insurance benefit up to \$200,000.

Accelerated Benefit (continued)

If you qualify for an accelerated benefit, you will receive up to 75% of your life insurance amount in effect. If an accelerated benefit is paid, the life insurance benefit otherwise payable to your beneficiary upon your death will be reduced by the sum of the accelerated benefit.

If the covered person's life insurance amount is scheduled for a reduction within 12 months after the date you request the payment of the accelerated benefit, the maximum accelerated benefit will be based on the reduced amount.

Converting to Individual Coverage

If all or part of your life insurance ends, you may convert your insurance to an individual life policy without evidence of insurability unless the reason for your insurance ending was a result of non-payment of premiums. The maximum amount of insurance you may convert is the amount in force at the time your insurance ended. You may convert a lower amount if you choose. In order to convert to an individual policy, you must send in a written application within 31 days after your group life insurance ends.

When Coverage Ends

Your insurance will terminate at 12:00 midnight on the earliest of the following dates:

1. The last day of the period for which a premium payment is made if the next premium payment is not made;
2. The date the policy terminates, or the date a specific benefit terminates;
3. The date you cease to be a member of a class eligible for insurance; or
4. The date you cease to be actively at work.

Continuation of Life Insurance

If you cease active work because of the following reasons, you may continue your life insurance by paying the required premium to your employer for the listed timeframes:

Leave of Absence – 3 months

Temporary Layoff – 3 months

Sickness or Injury (totally disabled) – 12 months



ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Summary of Benefits

In addition of your life insurance, AD&D benefits provide financial protection for your beneficiaries by paying a benefit in the event of your death or for you in the event of any other covered loss. The AD&D benefit amount is equal to your life insurance benefit.

If you are age 65 or older, your life insurance benefits will be reduced according to the following schedule:

<u>Your Age</u>	<u>Reduction Percentage</u>
65 but less than 70	65%
70 but less than 75	50%
75 but less than 80	30%
80 or older	20%

What AD&D Insurance Pays for Your Losses

The amount of the benefit is determined by the severity of the loss. If you are injured or die as a result of an accident, the AD&D plan will pay benefits equal to the amount of your coverage according to the following schedule:

<u>Loss of:</u>	<u>Benefit Amount</u>
Life	Full Amount
Two or more members	Full Amount
One member	One half of the full amount

If you suffer more than one loss, the maximum benefit payable will not be more than 100% of the AD&D benefit.

Loss of Thumb & Index Finger of Same Hand

Benefit Amount: 25% of the full amount

Paralysis Benefit

Quadriplegia – 100% of Full Amount

Paraplegia – 75% of Full Amount

Hemiplegia – 50% of Full Amount

Repatriation Benefit

An amount will be paid for the expenses incurred for the preparation and transportation of the covered person's remains to a mortuary as follows:

1. Minimum of \$250; or
2. Up to a maximum of 50% of the covered person's AD&D benefit not to exceed \$5,000.

Exposure and Disappearance Rider

Coverage is provided for the applicable accidental death benefit if, due to an accident for which the policy provides AD&D coverage, a covered loss results from exposure to the elements due to the forced landing, standing, sinking, or wrecking of a vehicle in which the covered person was traveling.

Seat Belt/Air Bag Rider

An amount will be paid of 100% of the covered person's accidental death benefit not to exceed \$10,000. A fixed benefit of \$1,000 will be paid to the designated beneficiary if certification of properly wearing the seat belt cannot be attained.

Spouse Retraining Rider

An amount will be paid for expenses incurred for valid, living spouse to return to school for additional education or training if the employee dies as follows:

1. In an amount equal to 5% of your accidental death benefit, but not to exceed \$5,000 per year; and
2. Once a calendar year for not more than 4 consecutive years.

Coma Rider

An amount will be paid for a covered person who, as a result of an injury or accident, becomes comatose within 31 days of the accident or injury as follows:

1. 5% of the full benefit amount per month; or
2. 5% of the difference between the full benefit amount and the amount of any benefits paid for loss arising out of the same accident.

Child Care Center Rider

An amount will be paid for each qualifying child if the employee dies as follows:

1. In an amount equal to 10% of the covered person's AD&D full benefit, but not more than \$10,000 per year; and
2. Only while the dependent child continues to be enrolled in a legally licensed Child Care Center.

A fixed benefit of \$1,000 will be paid to the designated beneficiary if, at the time of the accident, there is no dependent child who qualifies.

Felonious Assault Rider

An amount will be paid as follows due to an accidental death which results while you are on any premises owned or operated by the employer and the accidental death is the direct result of felonious assault inflicted by persons other than fellow employees or members of your family or household:

1. 25% of the AD&D Full Amount; and
2. Not to exceed \$25,000.

Special Education Rider

An amount will be paid for each qualifying child if the employee dies as follows:

1. In an amount equal to 25% of the covered person's accidental death benefit, but no more than \$5,000 per year;

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE (Continued)

Special Education Rider (continued)

2. Once a calendar year for not more than 4 consecutive years;
3. Only while the child continues as a full-time student at a school of higher learning; and
4. In addition to all other policy benefits.

A fixed benefit of \$1,000 will be paid to the designated beneficiary if, at the time of the accident, there is no dependent child who qualifies.

AD&D Exclusions

1. Disease, bodily or mental infirmity, or infection (except bacterial infection of a visible injury);
2. War or any act of war, or while serving in the armed forces of any country;
3. Suicide or intentional, self-inflicted injury, whether sane or insane;
4. Your active participation in a riot or insurrection;
5. Your voluntary commission of, or attempting to commit, an assault or felony, or participating in an illegal occupation;
6. Your voluntary use of any drug, hallucinogen, controlled substance, or narcotic unless taken as prescribed by a physician;
7. 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; or
8. Your 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.

When Insurance Ends

Your insurance will terminate at 12:00 midnight on the earliest of the following dates:

1. The last day of the period for which a premium payment is made if the next premium payment is not made;
2. The date the policy terminates, or the date a specific benefit terminates;
3. The date you cease to be a member of a class eligible for insurance; or
4. The date you cease to be actively at work.

Your AD&D coverage is not convertible