



Dependent Life Insurance

Underwritten by USABLE Life Insurance Company

This summary of benefits explains the key features of your Dependent Life benefits. The contract between USABLE 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.***

DEPENDENT LIFE INSURANCE

Summary of Benefits

The Dependent Life Insurance plan provides a death benefit to you in case of your dependent's death. The amount of dependent life insurance available is:

Spouse - \$7,500

Child(ren) age live birth to age 26 - \$2,500

Benefit Reduction

This benefit does not reduce, but terminates at the employee's retirement or when the employee is no longer eligible.

Waiver of Premium

Dependent premiums will only be waived if the Employee is also covered and his premiums are waived.

When Insurance Ends

Terminates at 12:00 midnight on the earliest of the following dates:

1. The date he ceases to be a dependent as defined in the certificate;
2. The date you cease to be an employee or a member of a class eligible for dependent insurance;
3. The date your insurance under the policy terminates;
4. The last day of the period for which a required dependent premium payment is made, if the next payment is not made; or
5. The date the policy terminates, or a specific benefit terminates.

Your Dependent Life Insurance is not convertible.