

## **NOTICE TO POLICYHOLDERS AND CERTIFICATE HOLDERS**

Standard Insurance Company is here to serve you...

Your satisfaction is very important to us. Should you or your beneficiary have a valid claim, we fully expect to provide a fair settlement in a timely fashion.

If you are not satisfied...

Should you feel you are not being treated fairly with regard to a claim, we want you to know you may contact:

**Standard Insurance Company  
Group Benefits Department  
PO Box 711  
Portland, OR 97207  
Tel. (503) 321-8845**

If we are not able to fully resolve any problems, you may contact the Indiana Department of Insurance with your complaint and seek assistance from the governmental agency that regulates insurance.

To contact the Insurance Department, please write or call:

**Public Information/Market Conduct Division  
Indiana Department of Insurance  
311 West Washington Street, Suite 300  
Indianapolis, IN 46204-2787**

**Consumer Hotline: 1-800-622-4461  
In the Indianapolis Area: 1-317-232-2395**

# STANDARD INSURANCE COMPANY

A Stock Life Insurance Company  
900 SW Fifth Avenue  
Portland, Oregon 97204-1282  
(503) 321-7000

## GROUP LIFE INSURANCE CERTIFICATE

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POLICYHOLDER:	Indiana University
GROUP POLICY NUMBER:	135262-F
GROUP POLICY EFFECTIVE DATE:	January 1, 2020
GROUP POLICY ANNIVERSARY DATE:	each future January 1
STATE OF ISSUE:	Indiana

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The Table of Contents on the next page will help you locate important items, such as the date you become eligible, the benefits and definitions of terms.

### **PLEASE READ THE ENTIRE CERTIFICATE. IT IS IMPORTANT.**

This certificate details the main features of the insurance provided under the Group Policy issued to the Policyholder by Standard Insurance Company (Standard). Subject to the terms and conditions of the Group Policy, you are insured for the benefits described in this certificate. Possession of this certificate does not necessarily mean you are insured. You are insured only if you meet the requirements set out in this certificate.

**This certificate includes an Accelerated Benefit. The receipt of this benefit may be taxable and may affect your eligibility for Medicaid or other government benefits or entitlements. However, if you meet the definition of "terminally ill individual" in Internal Revenue Code section 101, your accelerated benefit may be non-taxable. You should consult your personal tax and/or legal advisor before you apply for an Accelerated Benefit.**

Unless defined differently within a particular provision, the terms "you" and "your" mean the insured Employee. Other defined terms appear with their initial letters capitalized.

This certificate replaces any other certificates that may have been previously issued to you describing this insurance.



President and CEO

## TABLE OF CONTENTS

PART 1: BENEFITS AT A GLANCE .....	1
ELIGIBILITY .....	1
LIFE INSURANCE FOR EMPLOYEES AND RETIRED EMPLOYEES.....	2
ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE FOR EMPLOYEES	3
LIFE INSURANCE FOR DEPENDENTS .....	3
PART 2: ELIGIBILITY .....	4
TO BE ELIGIBLE FOR INSURANCE FOR EMPLOYEES AND RETIRED EMPLOYEES4	
To Be Eligible For Insurance .....	4
You Will Become Eligible For Insurance .....	4
If You Are Rehired .....	4
TO BECOME INSURED FOR INSURANCE FOR EMPLOYEES AND RETIRED EMPLOYEES	4
To Become Insured: .....	4
Your Insurance Will Become Effective: .....	5
TO BE ELIGIBLE FOR DEPENDENTS LIFE INSURANCE.....	6
To Be Eligible For Dependents Life Insurance .....	6
You Will Become Eligible For Dependents Life Insurance .....	6
TO BECOME INSURED FOR DEPENDENTS LIFE INSURANCE .....	6
You Must Be Insured For .....	6
To Insure Your Dependents:.....	6
Your Basic Dependents Life Insurance Will Become Effective .....	6
Your Optional Dependents Life Insurance Will Become Effective .....	7
ACTIVE WORK REQUIREMENT .....	7
To Become Eligible For Employee Insurance .....	7
For Your Insurance To Become Effective .....	7
COST FOR INSURANCE .....	7
PART 3: SCHEDULE OF BENEFITS .....	8
FOR EMPLOYEES AND RETIRED EMPLOYEES .....	8
(A) The Amount Of Basic Life Insurance .....	8
(B) The Amount Of Optional Life Insurance.....	8
(C) The Full Amount Of Accidental Death And Dismemberment Benefit .....	9
Reductions In Basic Insurance Amounts .....	9
Reductions In Optional Insurance Amounts .....	9
Changes Will Be Made .....	9
Changes In The Schedule For Which You Are Insured.....	10
(C) The Amount Of Life Insurance That Can Be Accelerated .....	10
FOR DEPENDENTS.....	10
(A) The Amount Of Basic Life Insurance For A Dependent .....	10
(B) The Amount of Optional Life Insurance for a Dependent .....	10
Reductions In Optional Insurance Amounts .....	11
Changes in the Optional Life Insurance Option For Your Dependents .....	11
PART 4: TYPES OF BENEFITS .....	11
LIFE INSURANCE BENEFITS FOR EMPLOYEES AND RETIRED EMPLOYEES .....	11
(A) The Death Benefit .....	11
(B) The Waiver Of Life Insurance Premium Benefit .....	11
(C) The Permanent And Total Disability Benefit .....	13
(D) The Accelerated Benefit .....	14
ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE BENEFITS FOR EMPLOYEES	
.....	15
The AD&D Benefit.....	15
Additional AD&D Benefits .....	16
AD&D Benefits Will Be Paid .....	16
No AD&D Benefit Will Be Paid.....	16
The AD&D Benefit Is Not Life Insurance.....	16
LIFE INSURANCE BENEFITS FOR DEPENDENTS.....	17
(A) The Death Benefit .....	17
(B) The Death Benefit Will Be Extended.....	17

(C)	Dependents Life Insurance Will Continue .....	17
(D)	The Accelerated Benefit For Your Dependent .....	17
PART 5:	PAYMENT OF BENEFITS .....	19
FOR EMPLOYEES AND RETIRED EMPLOYEES .....		19
The Benefits Are Payable .....		19
You May Name Or Change The Beneficiary .....		19
If A Beneficiary Or A Person In One Of The Classes Below Dies On The Same Day You Die .....		19
If No Beneficiaries Are Named .....		19
The Methods Of Payment .....		20
FOR DEPENDENTS.....		20
The Dependent's Death Benefit .....		20
The Method Of Payment .....		20
PART 6:	WHEN INSURANCE CEASES.....	20
FOR EMPLOYEES AND RETIRED EMPLOYEES .....		20
CONVERSION OF LIFE INSURANCE FOR EMPLOYEES AND RETIRED EMPLOYEES		21
PORTABLE LIFE INSURANCE FOR EMPLOYEES .....		22
FOR DEPENDENTS.....		23
CONVERSION OF DEPENDENTS LIFE INSURANCE .....		23
PORTABLE LIFE INSURANCE FOR DEPENDENTS.....		24
PART 7:	APPLYING FOR BENEFITS AND REQUESTING INFORMATION.....	25
Applying For Benefits .....		25
Proof Of Loss.....		25
Written Proof.....		25
Time Limits On Filing Proof Of Loss .....		25
Limits on Filing Proof Of Loss.....		25
Types Of Proof Of Loss .....		25
Legal Proceedings Against Standard.....		26
Notice Of Decision On Claim .....		26
Review Procedure.....		27
Requests For Information About Your Insurance.....		28
PART 8:	GENERAL PROVISIONS.....	28
Overpayment Of Benefits .....		28
Assignment .....		28
The Group Policy.....		28
Discretionary Authority For Claims .....		29
Incontestability Of Insurance .....		29
Incontestability Of The Group Policy Or Employer Coverage Under The Group Policy ..		29
Clerical Error .....		29
Misstatement Of Age .....		30
PART 9:	DEFINITIONS .....	30
Active Work Or Actively At Work .....		30
Annual Wage.....		30
The Beneficiary .....		30
Child.....		30
Dependents Insurance .....		31
Dependent .....		31
Eligible Retiree Or Retired Employee .....		31
Employee .....		31
Employee Insurance.....		31
Employer .....		31
Evidence Of Insurability.....		31
Group Policy .....		32
Hospital .....		32
Nursing Home .....		32
Open Enrollment Period .....		32
Physician .....		32
Spouse.....		32

Total Disability Or Totally Disabled ..... 32  
Written Election ..... 32

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## PART 1: BENEFITS AT A GLANCE

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### ELIGIBILITY

#### Employer

Indiana University

#### Eligible Class(es)

Eligible Class 1:

All active full-time Employees who have been appointed on a full-time basis, who have actively commenced their employment and whose appointment have not terminated and who have not been separated from their appointed position, except that, for purposes of this insurance, separations prior to the 65th birthday resulting from disability due to bodily injury or disease will not be deemed effective until (a) the cessation of disability; (b) 1 year from commencement of the disability; or (c) attainment of age 65 whichever occurs first

Eligible Class 2:

President, President Chief of Staff, Executive Vice President, Vice President, and Chancellor Members. Such Members may qualify as both a Class 1 and Class 2 Members.

Eligible Class 3:

Retired Employees not covered under PERF who retire on or after January 1, 2003 and meet the following age and years of service criteria: age 55 and 30 years, age 56 and 28 years, age 57 and 26 years, age 58 and 24 years, age 59 and 22 years, age 60 and 20 years, age 61 and 18 years, age 62 and 16 years, age 63 and 14 years, age 64 and 12 years, age 65 and over and 10 years. The years of service requirements will be prorated for ages that fall between the ages that are listed in the above table

Retired Employees covered under PERF who retire on or after January 1, 2003 and meet the following age and years of service criteria: age 55 and 30 years, age 56 and 28 years, age 57 and 26 years, age 58 and 24 years, age 59 and 22 years, age 60 and 15 years, age 61 and 15 years, age 62 and 15 years, age 63 and 14 years, age 64 and 12 years, age 65 and over and 10 years. The years of service requirements will be prorated for ages that fall between the ages that are listed in the above table

Eligible Class 4:

All other Retired Employees covered under our Group Policy 135262-A on December 31, 2019.

**Work Test**

All active Employees:

You are not required to meet the Work Test to be considered a full-time Employee under the Group Policy.

All Retired Employees:

You are not required to meet the Work Test to be considered eligible under the Group Policy.

**Waiting Period**

For Employees in an Eligible Class on the Group Policy Effective Date:

For all Employees eligible for insurance: None

For Employees who enter an Eligible Class after the Group Policy Effective Date:

For all Employees eligible for insurance: None

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**LIFE INSURANCE FOR EMPLOYEES AND RETIRED EMPLOYEES**

**(A) A Death Benefit**

...will be paid to the Beneficiary. See PART 3: SCHEDULE OF BENEFITS for the amount to be paid.

**(B) A Waiver Of Life Insurance Premium Benefit For Employees**

...will be provided during your continuous Total Disability. Your life insurance under the Group Policy will be continued without premium payments during your Total Disability. See PART 4: TYPES OF BENEFITS, "The Waiver Of Life Insurance Premium Benefit," for more information.

**(C) A Permanent And Total Disability Benefit For Employees**

...will be paid in monthly installments provided you are determined to be Permanently and Totally Disabled. See PART 4: TYPES OF BENEFITS, "The Permanent And Total Disability Benefit" for more information.

**(D) An Accelerated Benefit**

...may be provided if you have a Terminal Illness. See PART 4: TYPES OF BENEFITS, "The Accelerated Benefit" for more information.

**(E) A Conversion Privilege**

...permits you to purchase an individual life insurance policy, without providing Evidence Of Insurability, when your life insurance under the Group Policy ceases. See PART 6: WHEN INSURANCE CEASES, "Conversion Of Life Insurance" for more information on converting your life insurance.

**(F) A Portability Provision For Employees**

...permits you to elect group life insurance after your employment terminates. See PART 6: WHEN INSURANCE CEASES, "Portable Life Insurance" for more information.

**No Death Benefit Will Be Paid for Optional Life Insurance For Employees**

...if your death results from suicide or other intentionally self-inflicted injury, while sane or insane.

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## ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE FOR EMPLOYEES

**(A) An AD&D Benefit**

...will be paid to you if you are living; otherwise to the Beneficiary. See PART 4: TYPES OF BENEFITS, "ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT" for more information.

**(B) Additional AD&D Benefits**

...will be paid if you suffer a loss while properly wearing a Seat Belt System. See PART 4: TYPES OF BENEFITS, "ACCIDENTAL DEATH AND DISMEMBERMENT" for more information.

...will be paid if you die at least 200 miles from your principle residence. See PART 4: TYPES OF BENEFITS, "ACCIDENTAL DEATH AND DISMEMBERMENT" for more information.

**No AD&D Will Be Paid**

...if your death or other loss is caused or contributed to by:

- (1) a disease or illness of any kind, including heart attack or stroke; or
- (2) suicide, while sane or insane; or
- (3) an intentionally self-inflicted condition, while sane or insane; or
- (4) War or act of War; or
- (5) committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot; or
- (6) the voluntary use or consumption of alcohol or being under the influence of a narcotic, unless used or consumed according to the directions of a Physician.

**(C) A Portability Provision**

...permits you to elect group accidental death and dismemberment insurance after your employment terminates. See PART 6: WHEN INSURANCE CEASES, "Portable Life Insurance" for more information.

**RETIRED EMPLOYEES ARE NOT ELIGIBLE FOR ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS.**

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## LIFE INSURANCE FOR DEPENDENTS

**(A) A Death Benefit**

...will be paid to you. See PART 3: SCHEDULE OF BENEFITS, "FOR DEPENDENTS" for the amount to be paid.

**(B) An Accelerated Benefit**

...may be provided if a Dependent has a Terminal Illness. See PART 4: TYPES OF BENEFITS, "The Accelerated Benefit for your Dependents" for more information.

**(C) Other Types Of Benefits Provided**

...are set forth in PART 4: TYPES OF BENEFITS, "FOR DEPENDENTS"

**(D) A Conversion Privilege**

...permits your Dependent(s) to purchase an individual life insurance policy, without providing Evidence Of Insurability, when life insurance under the Group Policy ceases. See PART 6: WHEN INSURANCE CEASES FOR DEPENDENTS, "Conversion Of Life Insurance" for more information.



**(E) A Portability Provision**

...permits you to elect group life insurance for your Dependents after your employment terminates. See PART 6: WHEN INSURANCE CEASES, "FOR DEPENDENTS" for more information.

**No Death Benefit Will Be Paid for Optional Dependents Life Insurance For a Spouse**

...if the death results from suicide or other intentionally self-inflicted injury, while sane or insane.

**DEPENDENTS OF A RETIRED EMPLOYEE ARE NOT ELIGIBLE FOR DEPENDENTS LIFE INSURANCE BENEFITS.**

**PART 2: ELIGIBILITY**

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**TO BE ELIGIBLE FOR INSURANCE FOR EMPLOYEES AND RETIRED EMPLOYEES**

**To Be Eligible For Insurance**

...you must be in an Eligible Class and meet any required Work Test as set forth in PART 1: BENEFITS AT A GLANCE.

**You Will Become Eligible For Insurance**

...on the later of:

- (1) the Group Policy Effective Date, if you are in an Eligible Class and have completed the required Waiting Period on that date.
- (2) the first day after you complete any required Waiting Period shown in PART 1: BENEFITS AT A GLANCE for your Eligible Class.
- (3) the first day after you complete any required Waiting Period shown in PART 1: BENEFITS AT A GLANCE for your Eligible Class, if you enter the class after the Group Policy Effective Date;

provided you meet the Active Work Requirement as set forth in PART 2: ELIGIBILITY on the date you are to become eligible. The Active Work Requirement does not apply if you are a Retired Employee in an Eligible Class on the Group Policy Effective Date.

**If You Are Rehired**

...within 1 year of the date employment ceased, you will become eligible for insurance on:

- (1) the date of your re-entry into an Eligible Class, if you meet any required Work Test as set forth in PART 1: BENEFITS AT A GLANCE and you were previously insured under the Group Policy; or
- (2) the date you become eligible for insurance as set forth in PART 2: ELIGIBILITY, "You Will Become Eligible for Insurance", if you were not previously insured under the Group Policy. All full months of service in an Eligible Class prior to the date employment ceased will be used in determining this date.

provided you meet the Active Work Requirement as set forth in PART 2: ELIGIBILITY on the date you are to become eligible.

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**TO BECOME INSURED FOR INSURANCE FOR EMPLOYEES AND RETIRED EMPLOYEES**

**To Become Insured:  
For Life Insurance**

...you must:

- (A) be eligible for insurance; and
- (B) give Written Election to your Employer within 30 days after the date you become eligible, if you are required to pay for all or part of the cost for Basic or Optional Life Insurance. See PART 2 ELIGIBILITY, "Cost For Insurance"; and
- (C) submit Evidence Of Insurability satisfactory to Standard to become insured for amounts of Optional Life Insurance above \$50,000 (the Guarantee Issue Amount for Optional Life Insurance) if you elected Option 1; or
- (D) submit Evidence Of Insurability satisfactory to Standard to become insured for amounts of Optional Life Insurance above \$100,000 (the Guarantee Issue Amount for Optional Life Insurance) if you elected Option 2; or
- (E) submit Evidence Of Insurability satisfactory to Standard to become insured for amounts of Optional Life Insurance above \$150,000 (the Guarantee Issue Amount for Optional Life Insurance) if you elected Option 3; or
- (F) submit Evidence Of Insurability satisfactory to Standard to become insured for amounts of Optional Life Insurance above \$200,000 (the Guarantee Issue Amount for Optional Life Insurance) if you elected Option 4.

However, the Evidence Of Insurability requirement in items (C), (D), (E), and (F) above will be waived for you on the Group Policy Effective Date up to the amount of your life insurance in effect under your Employer's prior group life insurance policy on the day prior to the Group Policy Effective Date.

**For Accidental Death And Dismemberment Insurance**

...you must be eligible for Life Insurance.

**Your Insurance Will Become Effective:**

**For Basic Life Insurance**

...on the latest of the following:

- (1) the date you become eligible, if Written Election is not required; or
- (2) the date you become eligible, if Written Election is required and given to your Employer on or before that date; or
- (3) the date your Employer receives your Written Election, if Written Election is required and given within 30 days after the date you become eligible; or
- (4) the date Standard approves your Evidence Of Insurability, furnished at no cost to Standard, if Written Election is required and given to your Employer more than 30 days after you become eligible; or
- (5) the date Standard approves your Evidence Of Insurability, furnished at no cost to Standard, for Life Insurance amounts over any Guarantee Issue Amount;

provided you meet the Active Work Requirement as set forth in PART 2: ELIGIBILITY on the date your insurance is to begin.

**For Optional Life Insurance**

...on the latest of the following:

- (1) the date you become eligible, if Written Election is not required; or
- (2) the date you become eligible, if Written Election is required and given to your Employer on or before that date; or
- (3) the date your Employer receives your Written Election, if Written Election is required and given within 30 days after the date you become eligible; or

- (4) the date Standard approves your Evidence Of Insurability, furnished at no cost to Standard, if Written Election is required and given to your Employer more than 30 days after you become eligible, other than a request for an amount of insurance up to the Guarantee Issue Amount during the special year 2019 Open Enrollment Period;
- (5) the date Standard approves your Evidence Of Insurability, furnished at no cost to Standard, for Life Insurance amounts over any Guarantee Issue Amount; or
- (6) January 1, 2020, if your Written Election is given to your Employer during the special year 2019 Open Enrollment Period;

provided you meet the Active Work Requirement as set forth in PART 2: ELIGIBILITY on the date your insurance is to begin.

**For Accidental Death And Dismemberment Insurance**

...on the date you Life Insurance becomes effective.

provided you meet the Active Work Requirement as set forth in PART 2: ELIGIBILITY on the date your insurance is to begin.

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## TO BE ELIGIBLE FOR DEPENDENTS LIFE INSURANCE

**To Be Eligible For Dependents Life Insurance**

...you must be in an Eligible Class as set forth in "PART 2: BENEFITS AT A GLANCE."

**You Will Become Eligible For Dependents Life Insurance**

...on the later of the date you:

- (1) become eligible for Employee Insurance; or
- (2) first acquire a Dependent.

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## TO BECOME INSURED FOR DEPENDENTS LIFE INSURANCE

**You Must Be Insured For**

...Life Insurance to insure your Dependents for Dependents Life Insurance.

Dependents may not be insured by Retired Employees.

**To Insure Your Dependents:**

**For Dependents Life Insurance**

...you must:

- (A) be eligible for insurance; and
- (B) have Dependent(s).

**Your Basic Dependents Life Insurance Will Become Effective**

...on the latest of the following:

- (1) the date your Life Insurance becomes effective; or
- (2) the date you first acquire a Dependent;

Dependents Life Insurance will not take effect for a Dependent who is confined to a Hospital or a Nursing Home on the day before the scheduled effective date of your Dependents Life Insurance. Dependents Life Insurance for that Dependent will not become effective until the day after the Hospital or Nursing Home confinement ends, if on that date that Dependent is performing in the customary manner all the normal

activities of a person in good health of the same age and gender. However, this limitation will not apply to a newborn Child.

**Your Optional Dependents Life Insurance Will Become Effective**

...on the latest of the following:

- (1) the date you become eligible for Optional Dependent Life Insurance if your Written Election is given to your Employer for your Spouse and/or Children on or before that date;
- (2) the date your Employer receives your Written Election for your Spouse and/or Children, if it is given within 30 days after the date you become eligible;
- (3) January 1, 2020, if your Written Election for Optional Dependent Life Insurance for your Spouse and/or Children is given to your Employer during the special year 2019 Open Enrollment Period.

Dependents Life Insurance will not take effect for a Dependent who is confined to a Hospital or a Nursing Home on the day before the scheduled effective date of your Dependents Life Insurance. Dependents Life Insurance for that Dependent will not become effective until the day after the Hospital or Nursing Home confinement ends, if on that date that Dependent is performing in the customary manner all the normal activities of a person in good health of the same age and gender. However, this limitation will not apply to a newborn Child.

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**ACTIVE WORK REQUIREMENT**

**To Become Eligible For Employee Insurance**

...you must be capable of Active Work on the day you are to become eligible. If you are incapable of Active Work on that date, you will become eligible on the date after you complete 1 full day of Active Work as an Employee.

**For Your Insurance To Become Effective**

...you must be Actively At Work on the date your insurance is to begin. If you are incapable of Active Work on that date, your insurance will not become effective until the day after you have completed 1 full day of Active Work.

If you were covered under your Employer's prior group life insurance plan on the day before the effective date of your Employer's coverage under the Group Policy, you can become insured on the effective date of your Employer's coverage without being Actively At Work. The benefits payable for your death or dismemberment before you are Actively At Work will be the benefits which would have been payable under the terms of that prior plan if it had remained in force, reduced by any benefits payable under that prior plan.

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**COST FOR INSURANCE**

**The Cost For Your:**

**Basic Life Insurance**

...is paid by your Employer

**Optional Life Insurance**

...is paid by you. Your share of the insurance cost is deducted from your wages. You will be informed of your monthly cost when you enroll in the plan. If the cost to you changes, you will be notified by your Employer.

**Accidental Death And Dismemberment Insurance**

...is paid by your Employer.

**Dependents Insurance**

...is paid by your Employer.

Generally near the Group Policy Anniversary Date, Standard reviews the plan and the premiums being charged. If a premium change is to be made, Standard will notify your Employer.

**PART 3: SCHEDULE OF BENEFITS**

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**FOR EMPLOYEES AND RETIRED EMPLOYEES**

The amounts for which you are insured at any date are as follows:

**(A) The Amount Of Basic Life Insurance**

Class 1:

...will be \$50,000;

Class 2:

...will be \$200,000;

Class 3:

...will be equal to \$6,000.

Class 4:

...will be determined by your Annual Wage just prior to your retirement as a Retired Employee as follows:

Annual Wage	Amount of Insurance
\$1,000 but less than \$2,000	\$1,000
\$2,000 but less than \$3,000	\$1,500
\$3,000 but less than \$4,000	\$2,000
\$4,000 but less than \$5,000	\$2,500
\$5,000 but less than \$9,000	\$3,000
\$9,000 but less than \$15,000	\$4,000
\$15,000 but less than \$21,000	\$5,000
\$21,000 and over	\$6,000

**(B) The Amount Of Optional Life Insurance**

**Classes 1 and 2:**

Option 1:

...will be equal to your Annual Wage, rounded to the next lower multiple of \$1,000, if not already such a multiple of \$1,000, times 1. In no event will the amount of Optional Life Insurance exceed \$250,000; or

Option 2:

...will be equal to your Annual Wage, rounded to the next lower multiple of \$1,000, if not already such a multiple of \$1,000, times 2. In no event will the amount of Optional Life Insurance exceed \$500,000; or

Option 3:

...will be equal to your Annual Wage, rounded to the next lower multiple of \$1,000, if not already such a multiple of \$1,000, times 3. In no event will the amount of Optional Life Insurance exceed \$750,000; or

Option 4:

...will be equal to your Annual Wage, rounded to the next lower multiple of \$1,000, if not already such a multiple of \$1,000, times 4. In no event will the amount of Optional Life Insurance exceed \$1,000,000;

provided you meet the following requirements, if you are required to pay for all or part of the cost for Optional Life Insurance (see PART 2: ELIGIBILITY, "Cost For Insurance"):

- (1) you have given your Written Election to your Employer and you are insured under this schedule as set forth in PART 2: ELIGIBILITY; and
- (2) funds are being deducted from your wages for your cost of insurance under this schedule.

The amount of Optional Life Insurance determined by your schedule, up to the Guarantee Issue Amount is available without Evidence Of Insurability if elected within 30 days of eligibility, or during a special Open Enrolment Period. However, we will require Evidence Of Insurability if you previously submitted Evidence Of Insurability that was not approved by us. Amounts exceeding the Guarantee Issue Amount require Evidence Of Insurability. See PART 2: ELIGIBILITY for Guarantee Issue Amount.

In no event will the amount of Basic Life Insurance combined with Optional Life Insurance exceed \$1,050,000.

**(C) The Full Amount Of Accidental Death And Dismemberment Benefit**

...will be equal to the amount of your Basic Life Insurance for Class 1;

**Reductions In Basic Insurance Amounts**

...will not be made when your attained age changes unless your insurance is subject to termination under The Waiver Of Life Insurance Premium Benefit set forth in PART 4: TYPES OF BENEFITS.

**Reductions In Optional Insurance Amounts**

...will not be made when your attained age changes unless your insurance is subject to termination under The Waiver Of Life Insurance Premium Benefit set forth in PART 4: TYPES OF BENEFITS.

**RETIRED EMPLOYEES ARE NOT ELIGIBLE FOR ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS.**

**Changes Will Be Made**

...when your Annual Wage changes and will be adjusted on the first day of the calendar month coinciding with or next following the change in Annual Wage, except as follows:

- (1) If you are not Actively At Work on the effective date of the change in your Annual Wage, the adjustment will not take effect until the day after you have completed 1 full day of Active Work.
- (2) If your Employer makes a retroactive change in your Annual Wage, no retroactive adjustment will be made in the amount of Life Insurance and AD&D Benefit.

**Changes In The Schedule For Which You Are Insured**

..may be made if you make Written Election for a schedule of insurance other than the one for which you are insured. Subject to the Active Work Requirement shown in "PART 2: ELIGIBILITY," the change in schedule will take effect on the later of:

- (1) the first day of the month which falls on or next follows the date Standard approves your Evidence Of Insurability furnished at no cost to Standard, if you are requesting a schedule which provides a greater amount of insurance, other than a request for an amount of insurance up to the Guarantee Issue Amount during the special year 2019 Open Enrollment Period;
- (2) the first day of the month which falls on or next follows the date your Employer receives your Written Election, if you are requesting a schedule that provides a lesser amount of insurance.
- (3) the January 1 following the special year 2019 Open Enrollment Period in which your Written Election is given to your Employer, if you are requesting an amount of insurance up to the Guarantee Issue Amount.

**(C) The Amount Of Life Insurance That Can Be Accelerated**

...can equal up to 100% of the amount of life insurance under the Group Policy for which you are insured not to exceed a maximum of \$1,050,000, subject to the other limits in PART 4: TYPES OF BENEFITS, "The Accelerated Benefit. PART 3: SCHEDULE OF BENEFITS

**FOR DEPENDENTS**

The amounts for which The amounts of Basic Life Insurance for which each Dependent is insured are as follows:

**(A) The Amount Of Basic Life Insurance For A Dependent**

...will be equal to the following appropriate amount:

Spouse:	\$3,000
Child:	\$1,000

Except, in no event will the amount of a dependents life insurance under the Group Policy exceed 50% of the amount of your life insurance under the Group Policy;

provided any Dependent who is confined to a Hospital or a Nursing Home on the day before he or she is to become insured for a greater amount of Dependents Life Insurance, will not become insured for the greater amount until the day after the Hospital or Nursing Home confinement ends, if on that date your Dependent is performing in the customary manner all the normal activities of a person in good health of the same age and gender. However, this limitation will not apply to a newborn Child.

The amounts of Option Life Insurance for which each Dependent is insured are as follows and apply to you, if:

- (1) you have given your Written Election for Optional Dependent Life Insurance for your Spouse and/or Children, and such insurance is in effect as set forth in "PART 2: ELIGIBILITY;" and
- (2) funds are being deducted from your wages for the cost of insurance under this Dependent schedule; and
- (3) you have elected Optional] Life Insurance for yourself.

**(B) The Amount of Optional Life Insurance for a Dependent**

...will be equal to one of the following amounts as selected by you:

Dependent Class	Option	Benefit Selection/Amount	Guarantee issue amount
Spouse	1	\$10,000	\$10,000
	2	\$20,000	\$20,000
	3	\$30,000	\$30,000
	4	\$45,000	\$45,000
Child		\$10,000	\$10,000

**Reductions In Optional Insurance Amounts**

...will not be made when your attained age changes unless your insurance is subject to termination under The Waiver Of Life Insurance Premium Benefit set forth in PART 4: TYPES OF BENEFITS.

**Changes in the Optional Life Insurance Option For Your Dependents**

...may be made if you make a written request to your Employer for an option of Dependent Life Insurance other than the one for which your Dependent(s) are insured. The change in option will take effect on the later of:

- (1) the first day of the month which falls on or next follows the date your Employer receives your Written Election, if you are requesting an option that provides a lesser amount of insurance; or
- (2) the January 1 following the special year 2019 Open Enrollment Period in which your Written Election is given to your Employer, if you are requesting an amount of insurance up to the Guarantee Issue Amount.

**DEPENDENTS OF A RETIRED EMPLOYEE ARE NOT ELIGIBLE FOR DEPENDENTS LIFE INSURANCE BENEFITS.**

**PART 4: TYPES OF BENEFITS**

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**LIFE INSURANCE BENEFITS FOR EMPLOYEES AND RETIRED EMPLOYEES**

**(A) The Death Benefit**

...will be paid by Standard, if you die while insured for life insurance under the Group Policy. Proof Of Loss satisfactory to Standard must be received before the Death Benefit will be paid. The Death Benefit will be the amount set forth in "PART 3: SCHEDULE OF BENEFITS, The Amount of Life Insurance."

**No Death Benefit Will Be Paid For Optional Life Insurance For Employees**

...if your death results from suicide or other intentionally self-inflicted injury, while sane or insane. The following will apply:

- (1) the amount payable will exclude the amount of your optional life insurance which has not been continuously in effect for at least 2 years on the date of your death. In computing the 2-year period, Standard will include time you were insured under the prior plan.
- (2) Standard will refund all premiums paid for that portion of your optional life insurance which is excluded from payment under this suicide exclusion.

See "PART 7: APPLYING FOR BENEFITS AND REQUESTING INFORMATION" for time limits on filing Proof Of Loss.

**(B) The Waiver Of Life Insurance Premium Benefit**

...will be provided during your continued Total Disability. Your life insurance under the Group Policy will be continued without premium payments during your Total Disability if, such disability:

- (1) began while you were insured under the Group Policy other than as a Retired Employee and



- (2) began before you became age 70; and
- (3) continued for 6 consecutive months.

See "PART 7: APPLYING FOR BENEFITS AND REQUESTING INFORMATION" for time limits on filing Proof Of Loss.

**If Death Occurs Before Initial Proof Is Given**

...the Death Benefit will be paid if:

- (1) death occurs within 12 months from the date Total Disability starts; and
- (2) Proof Of Loss is given within 12 months of death; and
- (3) such proof shows that Total Disability was continuous from the date it began until the date of death.

**The Amount Of Life Insurance During Total Disability**

...under the Waiver Of Life Insurance Premium Benefit will be the amount for which you were insured at the start of Total Disability, excluding the benefit for Class 2, and except:

- (1) if you had not been Totally Disabled; and
- (2) your amount of life insurance under the Group Policy would have been reduced under the provisions of the Group Policy that were in effect at the start of your Total Disability;

the amount of life insurance under the Group Policy continued under this benefit for you will also be reduced under those provisions.

In no event will your life insurance under the Group Policy be increased while you are Totally Disabled.

**If The Conversion Provision Is Used Before Waiver Approved**

...and a Standard individual policy of life insurance was issued to you under "PART 6: WHEN INSURANCE CEASES, Conversion Of Life Insurance," payment can be made under either "PART 4: TYPES OF BENEFITS, The Death Benefit" or the individual policy, not both. Before payment can be made under "PART 4: TYPES OF BENEFITS, The Death Benefit," the individual policy must be surrendered to Standard without claim except for the return of any premiums paid. If Standard made payment under the individual policy, any Death Benefit payable under the Group Policy will be reduced by the amount paid under the individual policy.

**Insurance Continued Under The Waiver Of Life Insurance Premium Benefit Will Cease**

...on the earliest of the following events:

- (1) the date you cease to be Totally Disabled; or
- (2) the date you become age 70. If, when insurance ceases under this subsection 2 you meet the definition of Retired Employee as set forth in "PART 9: DEFINITIONS," insurance will be continued under this benefit for you as a retired employee; or
- (3) the date you fail to give proof of continuous Total Disability, as required.

Insurance will not be affected by termination or amendment of the Group Policy after you become Totally Disabled.

**When The Waiver Of Life Insurance Premium Benefit Ceases**

...you may purchase an individual policy under "PART 6: WHEN INSURANCE CEASES, The Conversion of Life Insurance" as if your employment had terminated. If, however, you return to Active Work for your Employer during the conversion period and are again insured under the Group Policy, no conversion will be permitted.

**(C) The Permanent And Total Disability Benefit**

The Permanent And Total Disability Benefit applies to the first \$20,000 of life insurance under the Group Policy. If payment is made under this provision for a portion of life insurance under the Group Policy in effect at the start of the Permanent And Total Disability, the Waiver Of Life Insurance Premium Benefit, if any, will apply to the reduced amount of life insurance under the Group Policy remaining in effect. You may purchase an individual policy under the Conversion Of Life Insurance provision for that amount of life insurance under the Group Policy not applicable for this benefit.

**The Permanent And Total Disability Benefit**

...will be provided during your continued Permanent And Total Disability. If you become Permanently and Totally Disabled, you will be eligible for a monthly Permanent And Total Disability (PTD) Benefit as set forth below, provided:

- (1) your Permanent And Total Disability began:
  - (a) while you were insured under the Group Policy; and
  - (b) before you became age 60.
- (2) you were insured for 12 consecutive months prior to the start of Permanent And Total Disability.

See "PART 7: APPLYING FOR BENEFITS AND REQUESTING INFORMATION" for time limits on filing Proof Of Loss.

**You Are Permanently And Totally Disabled**

...if due to sickness or bodily injury you are unable to perform with reasonable continuity the material duties of each and every occupation for pay or profit for which you are or may reasonably become suited by education, training, or experience, and your inability to work is reasonably certain to continue without interruption for the rest of your lifetime.

**The Monthly PTD Benefit**

A PTD Benefit

...will be paid to you during your continued Permanent And Total Disability.

...will equal \$18 per \$1,000 of your life insurance under the Group Policy or be applied to the first \$20,000 amount of life insurance under the Group Policy for which you were insured at the start of the Permanent And Total Disability, and paid monthly for a maximum payment period of 60 months.

**If The Conversion Provision Is Used During Permanent And Total Disability**

...and a Standard individual policy of life insurance under the Group Policy was issued to you under "PART 6: WHEN INSURANCE CEASES, Conversion Of Life Insurance," payment cannot be made under "PART 4: TYPES OF BENEFITS, Permanent And Total Disability Benefit" until the individual policy is surrendered to Standard without claim except for the return of any premiums paid. If Standard made payment under the individual policy, any Permanent And Total Disability Benefit payable under the Group Policy will be reduced by the amount paid under the individual policy.

**If Death Occurs After Benefits Are Approved But Not Yet Paid**

...the amount of life insurance under the Group Policy in force for you at the start of the Permanent And Total Disability will be paid to your Beneficiary as set forth in "PART 5: PAYMENT OF BENEFITS."

**The PTD Benefit Will Cease**

...on the earliest of the following:

- (1) the date you cease to be Permanently And Totally Disabled.

- (2) the date you fail to give proof of continuous Permanent And Total Disability, as required.
- (3) at the end of the 60 months maximum payment period.

**If PTD Benefit Ceases Before The End Of The 60 Monthly Installments**

...you will be eligible under the Group Policy's Conversion Of Life Insurance provision, as if employment had terminated on the date the benefits terminated, for the then present value of the remaining unpaid PTD Benefit calculated at a nominal annual interest rate of 3% unless you return to work for your Employer in an Eligible Class of employees and are insured under the Group Policy. If, at any time, you return to work for your Employer and are insured under the Group Policy, the amount of life insurance under the Group Policy for which you are eligible will be reduced by the amount of the PTD Benefit paid.

**If Death Occurs Before The End Of The 60 Monthly Installments**

...the present value of the remaining PTD Benefit calculated at a nominal annual interest rate of 3% per year will be paid in one sum to your Beneficiary.

**If You Elect To Receive An Accelerated Benefit Before The End Of The 60 Monthly Installments**

...the amount of any remaining PTD Benefit will be reduced by an amount equal to the amount of the Accelerated Benefit paid, and the Accelerated Benefit calculated at a nominal annual interest rate of 3% per year will be paid in one sum to you.

**(D) The Accelerated Benefit**

...may be provided if you have a Terminal Illness. You may elect to accelerate the payment of your life insurance under the Group Policy in advance of your death, if Standard receives satisfactory proof that you have a Terminal Illness.

However, if your life insurance under the Group Policy is scheduled to end within 12 months following the date you apply for the Accelerated Benefit, you will not be eligible for the Accelerated Benefit.

There is no separate premium cost for the Accelerated Benefit and no discount or lien associated with acceleration of the life insurance under the Group Policy.

**Terminal Illness**

...is a state of health in which life expectancy is 12 months or less. Terminal Illness must be certified by a Physician.

**The Amount Of Life Insurance That Can Be Accelerated**

...will be the amount set forth in "PART 3: SCHEDULE OF BENEFIT, The Amount of Life Insurance That Can Be Accelerated."

Except, if:

- (1) the Schedule of Benefits provides for decreasing amounts of life insurance under the Group Policy; and
- (2) your amount of life insurance under the Group Policy is scheduled to reduce within 12 months from the date Standard approves your accelerated payment;

the amount of the Accelerated Benefit will be based on the reduced amount of life insurance under the Group Policy.

The minimum amount of life insurance under the Group Policy that can be accelerated is \$5,000 or 10% of your amount of life insurance under the Group Policy, whichever is greater.

**Payment Will Be Made**

...directly to you in one sum.

**Payment Of The Accelerated Benefit**

...is subject to the following conditions:

- (1) your life insurance under the Group Policy is in effect when you apply; and
- (2) you give Standard proof that you have a Terminal Illness; and
- (3) you are living at the time the Accelerated Benefit is payable; and
- (4) you give Standard written consent from:
  - (a) your Spouse, as required by Standard;
  - (b) any assignee.

**Limitations**

The Accelerated Benefit can be elected only once. It is available only if you voluntarily choose to elect this benefit. Thus you are not eligible for this benefit if you are required:

- (1) to elect this benefit to satisfy the claims of any creditor(s) or to satisfy any judgments against you; or
- (2) by any government agency to elect this benefit in order to apply for, receive, or maintain any government sponsored benefit, entitlement, or any other form of public assistance.

**Effects On Other Group Policy Provisions**

Election of the Accelerated Benefit will affect the following Group Policy provisions as set forth below.

- (1) The Death Benefit  

The amount of the Death Benefit as set forth in "PART 3: SCHEDULE OF BENEFITS, (A) The Amount of Life Insurance" will be reduced by the amount of the Accelerated Benefit.
- (2) Conversion Of Life Insurance  

The amount of life insurance under the Group Policy that can be converted after you receive an Accelerated Benefit will be based on the amount remaining in effect.
- (3) Premium Payments  

All future premiums will be waived for any amount of life insurance under the Group Policy remaining in effect after you are paid an Accelerated Benefit.

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## ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE BENEFITS FOR EMPLOYEES

**The AD&D Benefit**

...will be paid by Standard, if you are insured for accidental death & dismemberment insurance under the Group Policy and:

- (1) you sustain bodily injuries as a result of an accident; and
- (2) as a result, you suffer one of the following losses within 365 days after the date of the accident:
  - (a) Loss of life. Standard will pay 100% of the full amount.

- (b) Loss of a hand severed at or above the wrist; or loss of a foot severed at or above the ankle; or permanent loss of sight of an eye. Standard will pay 50% of the full amount.
- (c) Loss in any accident of more than one of the members listed in the item above. Standard will pay 100% of the full amount.

Not more than the full amount will be paid for all losses sustained in any one accident. The full amount is set forth in "PART 3: SCHEDULE OF BENEFITS."

Proof Of Loss satisfactory to Standard must be received before the accidental death & dismemberment insurance under the Group Policy will be paid. See "PART 7: APPLYING FOR BENEFITS AND REQUESTING INFORMATION" for time limits on filing Proof Of Loss.

#### **Additional AD&D Benefits**

- (1) Standard will pay the additional amounts set forth below, within 365 days of an accident in an Automobile in which the driver has a current and valid driver's license at the time of the accident, you suffer loss of life while wearing and properly utilizing a Seat Belt System at the time of the accident, as evidenced by a police accident report. Standard will pay \$10,000.

Automobile is a private passenger motor vehicle licensed for use on public highways.

Seat Belt System is a properly installed combination lap and shoulder restraint system that meets the Federal Vehicle Safety Standards of the National Highway Traffic Safety Administration. Seat Belt System will include a lap belt alone, but only if the Automobile did not have a combination lap and shoulder restraint system when manufactured. Seat Belt System does not include a shoulder restraint alone.

- (2) Standard will pay the additional amount set forth below, if you die at least 200 miles from your principle residence. Standard will pay up to \$5,000 or 10% of your accidental death & dismemberment benefit under the Group Policy for the expenses incurred for preparation and transportation of the body to a mortuary near your primary principle residence.

#### **AD&D Benefits Will Be Paid**

...directly to you if you are living on the date of the payment. If you are not living, payment will be made as set forth in "PART 5: PAYMENT OF BENEFITS."

#### **No AD&D Benefit Will Be Paid**

...if your death or other loss is caused or contributed to by:

- (1) a disease or illness of any kind, including heart attack or stroke, or medical or surgical treatment of these; ptomaine or bacterial infection, except infection as a result of an accidental cut or wound; or
- (2) suicide, while sane or insane; or
- (3) an intentionally self-inflicted condition, while sane or insane; or
- (4) War or act of War. War is declared or undeclared war, whether civil or international, and any substantial armed conflict between organized forces of a military nature; or
- (5) committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot. Actively participating does not include being at the scene of a violent disorder or riot while performing your official duties; or
- (6) the voluntary use or consumption of alcohol or being under the influence of a narcotic, unless used or consumed according to the directions of a Physician.

#### **The AD&D Benefit Is Not Life Insurance**

...and may be assigned but not converted. This benefit will not be continued for you during a Total Disability for which premiums for life insurance under the Group Policy have been waived.

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## LIFE INSURANCE BENEFITS FOR DEPENDENTS

### (A) **The Death Benefit**

... will be paid by Standard, if your Dependent dies while insured for Dependents Life Insurance under the Group Policy. Proof Of Loss satisfactory to Standard must be received before the Death Benefit will be paid. The Death Benefit will be the amount set forth in "PART 3: SCHEDULE OF BENEFITS, FOR DEPENDENTS."

#### **No Death Benefit Will Be Paid For Optional Dependents Life Insurance For a Spouse**

...if the death results from suicide or other intentionally self-inflicted injury, while sane or insane. The following will apply:

- (1) the amount payable will exclude the amount of your optional dependents life insurance for your Spouse which has not been continuously in effect for at least 2 years on the date of death. In computing the 2-year period, Standard will include time your Spouse was insured under the prior plan.
- (2) Standard will refund all premiums paid for that portion of your optional dependents life insurance which is excluded from payment under this suicide exclusion.

See "PART 7: APPLYING FOR BENEFITS AND REQUESTING INFORMATION" for time limits on filing Proof Of Loss.

### (B) **The Death Benefit Will Be Extended**

...and paid for a Dependent after his or her dependents life insurance under the Group Policy ceases if:

- (1) the dependents life insurance under the Group Policy ceases because your death occurred; and
- (2) the Dependent dies within 6 months after the date of your death.

See "PART 7: APPLYING FOR BENEFITS AND REQUESTING INFORMATION" for time limits on filing Proof Of Loss.

### (C) **Dependents Life Insurance Will Continue**

...during the time your life insurance under the Group Policy is continued under "PART 4: TYPES OF BENEFITS, The Waiver Of Life Insurance Premium Benefit." Also, a Dependent's Death Benefit will be payable if a Dependent's death occurs as set forth in "PART 6: WHEN INSURANCE CEASES, Conversion Of Dependents Life Insurance."

### (D) **The Accelerated Benefit For Your Dependent**

...may be provided if your Dependent has a Terminal Illness. You may elect to accelerate the payment of your dependents life insurance under the Group Policy in advance of your Dependent's death, if Standard receives satisfactory proof that your Dependent has a Terminal Illness.

However, if your dependents life insurance under the Group Policy is scheduled to end within 12 months following the date you apply for the Accelerated Benefit, your Dependent will not be eligible for the Accelerated Benefit.

There is no separate premium cost for the Accelerated Benefit and no discount or lien associated with acceleration of the dependents life insurance benefit under the Group Policy.

#### **Terminal Illness**

...is a state of health in which life expectancy is 12 months or less. Terminal Illness must be certified by a Physician.

**The Amount Of Dependents Life Insurance That Can Be Accelerated For A Dependent**

...will be the amount that can be accelerated set forth in "PART 3: SCHEDULE OF BENEFITS, FOR DEPENDENTS."

Except, if:

- (1) the Schedule of Insurance provides for decreasing amounts of Life Insurance; and
- (2) your amount of Life Insurance is scheduled to reduce within 12 months from the date Standard approves your accelerated payment;

the amount of the Accelerated Benefit will be based on the reduced amount of Life Insurance.

**The minimum amount of Dependents Life Insurance that can be accelerated is:**

- (1) 10% of the Dependent's amount of Dependents Life Insurance; or
- (2) \$5,000

**Payment Will Be Made**

...directly to you in one sum.

**Payment of The Accelerated Benefit**

...is subject to the following conditions:

- (1) dependents life insurance under the Group Policy is in effect when you apply; and
- (2) you give Standard proof that your Dependent has a Terminal Illness; and
- (3) the Dependent is living at the time your Dependent's Accelerated Benefit is payable; and
- (4) you give Standard written consent from:
  - (a) your Spouse, as required by Standard;
  - (b) any assignee.

**Limitations**

The Accelerated Benefit can be elected only once for each Dependent. It is available only if you voluntarily choose to elect this benefit. Thus your Dependent is not eligible for this benefit if you are required:

- (1) to elect this benefit to satisfy the claims of any creditor(s) or to satisfy any judgments against you or your Dependents; or
- (2) by any government agency to elect this benefit in order to apply for, receive, or maintain any government sponsored benefit, entitlement, or any other form of public assistance.

**Effects On Other Group Policy Provisions**

Election of the Accelerated Benefit will affect the following Group Policy provisions as set forth below.

- (1) The Death Benefit

The amount of the Death Benefit as set forth in "PART 3: SCHEDULE OF BENEFITS, The Amount of Life Insurance for a Dependent" will be reduced by the amount of the Dependent's Accelerated Benefit.

- (2) Conversion Of Dependents Life Insurance

The amount of Dependents Life Insurance that can be converted after payment of an Accelerated Benefit will be based on the reduced amount remaining in effect.

(3) Premium Payments

All future premiums will be waived for any amount of Dependents Life Insurance remaining in effect after you are paid an Accelerated Benefit for that Dependent.

## **PART 5: PAYMENT OF BENEFITS**

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### FOR EMPLOYEES AND RETIRED EMPLOYEES

#### **The Benefits Are Payable**

...to your Beneficiary, except as otherwise provided. You may name one or more Beneficiaries. You may designate different classes of Beneficiaries such as primary (first) and contingent (secondary). These classes set the order of payment. A class may contain more than one person.

If you name two or more Beneficiaries in a class:

- (1) Two or more surviving Beneficiaries will share equally, unless you provide for unequal shares.
- (2) If you provide for unequal shares in a class, and two or more Beneficiaries in that class survive, Standard will pay each surviving Beneficiary his or her designated share. Unless you provide otherwise, Standard will then pay the share(s) otherwise due to any deceased Beneficiaries to the surviving Beneficiaries pro rata based on the relationship that the designated percentage or fractional share of each surviving Beneficiary bears to the total shares of all surviving Beneficiaries.
- (3) If only one Beneficiary in a class survives, Standard will pay the total death benefits to that Beneficiary.

#### **You May Name Or Change The Beneficiary**

...at any time without the consent of a Beneficiary.

Your Beneficiary designation may be the different for Basic Life Insurance, Optional Life Insurance, and accidental death & dismemberment insurance if any, under the Group Policy.

You must name or change Beneficiaries in writing. Writing includes a form signed by you or a verification from the Policyholder or Employer of an electronic designation made by you.

Your designation:

- (1) must be dated;
- (2) must relate to the insurance provided under the Group Policy;
- (3) must be delivered to the Policyholder or Employer during your lifetime;
- (4) will take effect on the date it is delivered to the Policyholder or Employer.

If Standard approves it, a designation which meets the requirements of a prior plan will be accepted as your Beneficiary designation under the Group Policy.

#### **If A Beneficiary Or A Person In One Of The Classes Below Dies On The Same Day You Die**

...or within 15 days thereafter, benefits will be paid as if that Beneficiary or person had died before you, unless Proof Of Loss with respect to your death is delivered to Standard before the date of the Beneficiary's death.

#### **If No Beneficiaries Are Named**

...or are alive at your death, the benefits will be paid in equal shares to the first surviving class of the classes below:



- (1) your spouse.
- (2) your children.
- (3) your parents.
- (4) your brothers and sisters.
- (5) your estate.

**The Methods Of Payment**

...other than a one sum payment may be requested by you or, after your death, by a Beneficiary other than your estate. When Standard receives satisfactory Proof Of Loss, the benefits provided under the Group Policy will be payable in one sum unless some other method of payment is (or was) requested in writing and approved by Standard. Amounts and terms of other than one sum payments will be those normally offered by Standard for group life insurance at the time of the request.

If the amount payable is less than \$25,000, Standard will pay it in a lump sum. If the amount payable is \$25,000 or more, Standard will deposit it into a Standard Secure Access checking account which:

- (a) bears interest;
- (b) is owned by the person entitled to receive the benefit;
- (c) is subject to the terms and conditions of a confirmation certificate which will be given to the person entitled to receive the benefit;
- (d) is fully guaranteed by Standard.

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FOR DEPENDENTS

**The Dependent's Death Benefit**

...is payable to you.

If dependents life insurance under the Group Policy is extended, the Dependent's Death Benefit is payable to:

- (1) your spouse; or
- (2) the executor or administrator of your estate, if your spouse is not living on the date of the Dependent's death.

**The Method Of Payment**

...for the Dependent's Death Benefit will be in a one sum payment when Standard receives satisfactory Proof Of Loss. No other method of payment is provided.

**PART 6: WHEN INSURANCE CEASES**

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FOR EMPLOYEES AND RETIRED EMPLOYEES

**Your Insurance Will Cease**

...on the earliest of the following events:

- (1) the date the Group Policy terminates; or
- (2) the date the Group Policy is changed to terminate insurance on the class of Employees to which you belong; or

- (3) the date the last period ends for which the required premium contribution was made for your insurance; or
- (4) the date you fail to meet any required Work Test; or
- (5) the date you stop Active Work in an Eligible Class, unless:
  - (a) you elect group life insurance after your employment terminates by paying premiums directly to Standard. See "PART 6: WHEN INSURANCE CEASES, Portable Life Insurance", for more information.
  - (b) your life insurance under the Group Policy is continued under "PART 4: TYPES OF BENEFITS, The Waiver Of Life Insurance Premium Benefit".
  - (c) you are eligible as a Retired Employee.

When continued coverage ends, you may convert to an individual life insurance policy in accordance with "PART 6: WHEN INSURANCE CEASES, Conversion Of Life Insurance."

If you are Totally Disabled and you are not eligible for The Waiver of Life Insurance Premium Benefit set forth in "PART 4: TYPES OF BENEFITS," your Life Insurance will continue, while you remain Totally Disabled, for a period of not less than six months, but not beyond the date the Group Policy terminates.

If you are no longer Actively At Work due to a leave of absence or other absence, ask your Employer or Policyholder for information about options available under the Group Policy for insurance to continue during your leave of absence.

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## CONVERSION OF LIFE INSURANCE FOR EMPLOYEES AND RETIRED EMPLOYEES

### **When Your Life Insurance Ceases**

...under the Group Policy, you may purchase an individual policy of life insurance without providing Evidence Of Insurability as follows:

- (1) When your employment terminates or you stop Active Work in an Eligible Class the amount of life insurance you will be permitted to purchase under an individual policy may not be more than the amount of life insurance under the Group Policy for which you were insured when coverage ceased; or
- (2) When the Group Policy terminates or is changed to terminate insurance on the class of employees to which you belong, the amount of life insurance you will be permitted to purchase under an individual policy may not be more than:
  - (a) the amount of life insurance under the Group Policy for which you were insured when coverage ceased; less
  - (b) the amount of any group life insurance for which you are then eligible or become eligible within 31 days after the date coverage ceased under the Group Policy.

### **When Your Life Insurance Reduces As Your Attained Age Changes Or When You Become A Retired Employee**

...you may purchase an individual policy of life insurance as if employment had terminated on the date the reduction took effect. The amount of life insurance you will be permitted to purchase under an individual policy will be the amount by which life insurance under the Group Policy was reduced.

### **An Individual Policy**

...will be issued under these additional requirements and terms:

- (1) You must make application for an individual policy and pay the first premium for that policy within 31 days after the date your life insurance under the Group Policy ceases; and
- (2) The individual policy may be on any one of the life insurance forms that Standard then makes available, except one for term insurance, or one having disability or other supplementary benefits; and
- (3) The premium payable will be based on the rates in use by Standard on the date the individual policy takes effect. The rates will be based on the policy chosen, and your attained age and class of risk; and
- (4) The individual policy will take effect on the thirty-second day after the termination of your life insurance under the Group Policy.

**If You Die During The Conversion Period**

...Standard will pay the amount of life insurance under the Group Policy that could have been converted. Such amount will be paid to the Beneficiary named under the Group Policy, if you die before applying for an individual policy of life insurance. If, however, you die after applying for an individual policy, such amount will be paid to the beneficiary named on the application for the individual policy.

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**PORTABLE LIFE INSURANCE FOR EMPLOYEES**

**If Your Life Insurance Ceases**

...under the Group Policy because your employment ends with your Employer or you retire from active employment with your Employer, you may elect Portable Life Insurance coverage. The Portable Life Insurance coverage will include life insurance and accidental death and dismemberment insurance. Standard will issue you a new certificate of insurance describing the terms and conditions of the Portable Life Insurance.

This Portable Life Insurance coverage will be provided under a master Group Life Portability Insurance Policy issued by Standard to the Standard Insurance Company Group Insurance Trust. If approved, the new certificate of insurance you will receive will be governed under the terms of the Group Life Portability Insurance Policy and will contain provisions that differ from your Employer's coverage under the Group Policy.

**You May Apply For Portable Life Insurance Coverage**

...if the Group Policy has not terminated and you meet each of the following:

- (1) you are under age 65;
- (2) you have been insured under the Group Policy for at least 12 consecutive months and have been Actively At Work (not disabled) for the 1 full day immediately prior to your employment termination or retirement date;
- (3) you choose this coverage rather than exercise your right under "PART 6: WHEN INSURANCE CEASES, Conversion Of Life Insurance.";
- (4) you are not a full-time member of the armed forces of any country;
- (5) you are able to perform the duties of the occupation you were performing on the date you apply for Portable Life Insurance coverage; and
- (6) you have not received any part of your life insurance under the Group Policy under "PART 4: TYPES OF BENEFITS, The Accelerated Benefit.

**To Elect Portable Life Insurance Coverage**

...you must apply for this coverage and pay the required premium within 31 days after your life insurance under the Group Policy is to end. After that, premiums are paid on or before the first day of the billing period you select from the options we may offer. Coverage will start on the 32nd day after your life insurance under the Group Policy is to end. Standard will bill each premium for this coverage to your last known home address.

**The Amount Of Portable Life Insurance Coverage**

...you may elect is up to the amount of life insurance under the Group Policy that is to end, subject to a maximum of \$300,000. The amount of Accidental Death And Dismemberment Insurance you may elect is the amount of accidental death & dismemberment insurance under the Group Policy which is to end, subject to a maximum of \$300,000. If the amount is not an even multiple of \$1,000, it will be rounded down to the nearest multiple of \$1,000. The minimum amount of Portable Life Insurance coverage you may elect is \$10,000. The minimum amount of Portable Accidental Death And Dismemberment Insurance coverage you may elect is \$10,000. You will not be able to change your election later. Portable Life Insurance coverage will reduce at the ages and amounts set forth in the new certificate of insurance.

**If You Die During The Portability Election Period**

...Standard will pay the life insurance benefits under the Group Policy according to "PART 6: WHEN INSURANCE CEASES, Conversion Of Life Insurance." The life insurance benefits under the Group Policy will be paid to the Beneficiary named under the Group Policy, if you die before applying for Portable Life Insurance. If you die after applying for Portable Life Insurance, the Life Insurance will be paid to the Beneficiary named on the application for Portable Life Insurance.

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**FOR DEPENDENTS****Dependents Life Insurance Will Cease**

...on the earliest of the following events:

- (1) the date the Group Policy is changed to terminate dependents life insurance under the Group Policy for the class of Employees to which you belong; or
- (2) the date the last period ends for which the required premium contribution was made for your dependents life insurance under the Group Policy; or
- (3) the date the Dependent is no longer a Dependent as defined in "PART 9: DEFINITIONS"; or
- (4) the date you become a Retired Employee; or
- (5) the date your life insurance under the Group Policy ceases, unless:  
dependents life insurance under the Group Policy is continued under "PART 6: WHEN INSURANCE CEASES, Portable Life Insurance For Dependents."

When continued coverage ends, your Dependents may convert to an individual life insurance policy in accordance with "PART 6: WHEN INSURANCE CEASES, Conversion of Dependents Life Insurance".

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**CONVERSION OF DEPENDENTS LIFE INSURANCE****When Dependents Life Insurance Ceases**

...under the Group Policy because your life insurance under the Group Policy ceases, or your Dependent is no longer a Dependent as defined in "PART 9: DEFINITIONS," your Dependent

may purchase an individual policy of life insurance without providing Evidence Of Insurability. The individual policy will:

- (1) be provided under the same requirements and terms as those given to you when your life insurance under the Group Policy ceases; and
- (2) apply to the amount of dependents life insurance under the Group Policy for which your Dependent was insured.

No conversion of dependents life insurance under the Group Policy is permitted for your Dependent if your life insurance under the Group Policy ceases because you stopped making any required premium contributions.

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## PORTABLE LIFE INSURANCE FOR DEPENDENTS

### **If Your Dependents Life Insurance Ceases**

...under the Group Policy because your employment ends with your Employer, you may elect Portable Life Insurance coverage for your Dependents. The Portable Life Insurance coverage will include Life Insurance. Standard will issue you a new certificate of insurance describing the terms and conditions of the Portable Life Insurance.

This Portable Life Insurance coverage will be provided under a master Group Life Portability Insurance Policy issued by Standard to the Standard Insurance Company Group Insurance Trust. If approved, the new certificate of insurance you will receive will be governed under the terms of the Group Life Portability Insurance Policy and will contain provisions that differ from your Employer's coverage under the Group Policy.

### **You May Apply For Portable Life Insurance Coverage For Your Dependents**

...if the Group Policy has not terminated and each of the following is met:

- (1) you elect Portable Life Insurance for yourself;
- (2) this coverage is chosen rather than exercising the right under "PART 6: WHEN INSURANCE CEASES, Conversion Of Life Insurance"; and
- (3) you have not received any part of the dependents life insurance under the Group Policy under "PART 4: TYPES OF BENEFITS, Accelerated Benefit."

### **To Elect Portable Life Insurance Coverage**

...you must apply for this coverage and pay the required premium within 31 days after dependents life insurance under the Group Policy is to end. After that, premiums are paid on or before the first day of the billing period you select from the options we may offer. Coverage will start on the 32nd day after dependents life insurance under the Group Policy is to end. Standard will bill each premium for this coverage to your last known home address.

### **The Amount Of Portable Life Insurance Coverage**

...you may elect is the amount of dependents life insurance under the Group Policy that is to end, subject to the maximum of \$100,000 for your Spouse and \$5,000 for your Child. If the amount is not an even multiple of \$1,000, it will be rounded down to the nearest multiple of \$1,000. The minimum amount of Portable life Insurance coverage you may elect for your Spouse is \$3,000. The minimum amount of Portable Life Insurance coverage you may elect for your Child is \$1,000. You will not be able to change your election later. Portable Life Insurance coverage will reduce at the ages and amounts set forth in the new certificate of insurance.

### **If Your Dependent Dies During The Portability Election Period**

...Standard will pay the dependents life insurance under the Group Policy according to "PART 6: WHEN INSURANCE CEASES, Conversion Of Life Insurance."

## **PART 7: APPLYING FOR BENEFITS AND REQUESTING INFORMATION**

### **Applying For Benefits**

An application for benefits and all documents to support the application should be filed promptly. Your Employer or Policyholder can supply the application and help you or your Beneficiary complete it. Proof Of Loss must be filed within the required time limits. No benefits will be provided until Standard receives Proof Of Loss. All proof must be satisfactory to Standard.

### **Proof Of Loss**

...is written proof that a loss occurred:

- (1) for which the Group Policy provides benefits;
- (2) which is not subject to any exclusions; and
- (3) which meets all other conditions for benefits under the Group Policy.

### **Written Proof**

Standard will send forms for filing Proof Of Loss within 15 days after they are requested. If forms are not sent within 15 days after Standard's receipt of the request, proof may be submitted in a letter describing the occurrence, character and extent of the loss.

### **Time Limits On Filing Proof Of Loss**

Unless a different time period is provided below, Proof Of Loss must be provided within 90 days after the date of the loss.

### **Limits on Filing Proof Of Loss**

Unless a different time period is provided below, Proof Of Loss must be provided within 90 days after the date of the loss.

#### **(A) Proof Of Total Disability**

Proof Of Total Disability must be provided within 12 months from the date Total Disability starts. However, if death occurs before proof is given, Proof Of Total Disability can be provided up to 12 months after death. Proof of continued Total Disability is required at reasonable intervals to be determined by Standard. If Standard requests proof of continued Total Disability, it must be provided within 45 days.

#### **(B) Proof Of Permanent And Total Disability**

If you elect to apply, Proof Of Permanent And Total Disability must be provided within 12 months from the date Permanent And Total Disability starts. However, if death occurs before proof is given, Proof Of Permanent And Total Disability can be provided within 12 months of death. Proof of continued Permanent And Total Disability is required at reasonable intervals to be determined by Standard. If Standard requests proof of continued Permanent And Total Disability, it must be provided within 45 days.

However, no claim will be denied or reduced if it is shown that it was not reasonably possible to give Proof Of Loss at the time it was required and such proof is given as soon as reasonably possible, but not later than one year from the date Proof Of Loss is required. The time limits for filing Proof Of Loss will not apply while the Employee or Beneficiary lack legal capacity.

If Proof Of Loss is not provided within the required time, no benefits will be provided and the time limits set forth in "PART 7: APPLYING FOR BENEFITS AND REQUESTING INFORMATION, Legal Proceedings Against Standard" will begin.

### **Types Of Proof Of Loss**

#### **(A) Proof of Death**

Standard must receive a certified copy of the death certificate and any other proof it reasonably requires. Standard may have an autopsy performed at its expense, except where prohibited by law.

**(B) Other Proof**

Proof Of Loss includes any other information Standard reasonably requires in support of a claim. All proof must be in writing and must be provided at the expense of the Employee or Beneficiary.

Standard may require as part of the Proof Of Loss: statements of treating physicians; copies of test reports or examinations; x-rays; hospital records; medical examinations by impartial specialists at Standard's expense; official police reports; investigations conducted by Standard or outside agencies.

Standard may also require records that are in the Employer's control or possession, custody, and may require one or more interviews with you. Standard will have the right and the chance to examine you or your Dependents, if any, at such times as it may reasonably require during the time a claim is pending.

**Legal Proceedings Against Standard**

No action or suit will be brought to recover benefits under the Group Policy unless it is brought later than 60 days after Proof Of Loss has been given as required by the Group Policy. No such action will be brought at all unless it is brought within 2 years from the end of the time within which Proof Of Loss is required by the Group Policy.

**Notice Of Decision On Claim**

Standard will evaluate an application for benefits promptly after Standard receives it. With respect to all benefits except the Waiver Of Life Insurance Premium Benefit, within 90 days after Standard receives the application Standard will send you: (a) a written decision on the application; or (b) a notice that Standard is extending the period to decide the application for an additional 90 days.

With respect to an application for the Waiver Of Life Insurance Premium Benefit, within 45 days after Standard receives the application Standard will send you: (a) a written decision on the application; or (b) a notice that Standard is extending the period to decide the application for 30 days. Before the end of this extension period Standard will send you: (a) a written decision on the Waiver Of Life Insurance Premium Benefit application; or (b) a notice that Standard is extending the period to decide the application for an additional 30 days. If an extension is due to your failure to provide information necessary to decide the Waiver Of Life Insurance Premium Benefit application, the extended time period for deciding the application will not begin until you provide the information or otherwise respond.

If Standard extends the period to decide the application for benefits, you will be notified of the following:

- (1) the reasons for the extension; and
- (2) when Standard expects to decide the application; and
- (3) an explanation of the standards on which entitlement to benefits is based; and
- (4) the unresolved issues preventing a decision; and
- (5) any additional information Standard needs to resolve those issues.

If Standard requests additional information, you will have 45 days to provide the information. If you do not provide the requested information within 45 days, Standard may decide the application for benefits based on the information Standard has received.

If Standard denies any part of the application for benefits, you will receive a written notice of denial containing:

- (a) the reasons for Standard's decision.
- (b) reference to the parts of the Group Policy on which Standard's decision is based.

- (c) a description of any additional information needed to support the application for benefits.
- (d) information concerning the claimant's right to a review of Standard's decision.

### **Review Procedure**

If all or part of an application for benefits is denied, you may request a review. You must request a review in writing:

- (1) within 180 days after receiving notice of the denial of an application for the Waiver Of Life Insurance Premium Benefit;
- (2) within 60 days after receiving notice of the denial of any other application for benefits.

You may send Standard written comments or other items to support the application for benefits. You may review and receive copies of any non-privileged information that is relevant to the request for review. There will be no charge for such copies. Standard's review will include any written comments or other items you submit to support the application for benefits.

Standard will review the application for benefits promptly after Standard receives the request. With respect to all benefits except the Waiver Of Life Insurance Premium Benefit, within 30 days after Standard receives the request for review Standard will send you : (a) a written decision on review; or (b) a notice that Standard is extending the review period for 30 days.

With respect to an application for the Waiver Of Life Insurance Premium Benefit, within 45 days after Standard receives the request for review Standard will send you: (a) a written decision on review; or (b) a notice that Standard is extending the review period for 45 days.

If an extension is due to your failure to provide information necessary to decide your application for benefits on review, the extended time period for review of your application for benefits will not begin until you provide the information or otherwise respond.

If Standard extends the review period, you will be notified of the following: (a) the reasons for the extension; (b) when Standard expects to decide your application for benefits on review; and (c) any additional information Standard needs to decide your application for benefits.

If Standard requests additional information, you will have 45 days to provide the information. If you do not provide the requested information within 45 days, Standard may conclude Standard's review of the application for benefits based on the information Standard has received.

With respect to an application for the Waiver Of Life Insurance Premium Benefit, the person conducting the review will be someone other than the person who denied the application for benefits and will not be subordinate to that person. The person conducting the review will not give deference to the initial denial decision. If the denial was based on a medical judgment, the person conducting the review will consult with a qualified health care professional. This health care professional will be someone other than the person who made the original medical judgment and will not be subordinate to that person. You may request the names of medical or vocational experts who provided advice to Standard about an application for the Waiver Of Life Insurance Premium Benefit.

If Standard denies any part of the application for benefits on review, you will receive a written notice of denial containing:

- (1) the reasons for Standard's decision; and
- (2) reference to the parts of the Group Policy on which Standard's decision is based; and
- (3) information concerning your right to receive, free of charge, copies of non-privileged documents and records relevant to your application for benefits.



Standard will comply with any shorter time limits which may be required by the laws or regulations of the state in which the Group Policy is issued.

### **Requests For Information About Your Insurance**

Please direct any written request for information about the Group Policy, its terms, conditions, interpretations, application for benefits thereunder, and review of an application to: Standard Insurance Company, P. O. Box 2800, Portland, Oregon 97208-2800.

## **PART 8: GENERAL PROVISIONS**

### **Overpayment Of Benefits**

Any overpayment of benefits must be repaid to Standard. To recoup the amount overpaid, Standard, at its option will:

- (1) require that the amount be repaid to Standard in one sum; or
- (2) withhold the amount from any future benefits payable to you or your Beneficiary under the Group Policy; or
- (3) take any legal action it deems necessary.

### **Assignment**

You may assign your life insurance and accidental death and dismemberment insurance provided under the Group Policy. No assignment will bind Standard unless it is in writing and until it is filed at Standard's home office. Once recorded, it will take effect as of the date it was signed if Standard receives it before benefits are paid or any other action is taken by Standard. Standard is not responsible for whether any assignment is valid. You may not assign insurance as collateral security.

### **The Group Policy**

Standard and the Policyholder may agree to terminate or change any part of the Group Policy without your consent. The Policyholder may terminate the Group Policy in whole, and may terminate insurance for any classes or groups of Employees. Any change or amendment of the Group Policy may apply to current or future Employees or to any classes or groups of Employees. Such termination or change will not affect life insurance that is continued under the following provisions, if any, on the date of such termination or change: "PART 4: TYPES OF BENEFITS, Waiver Of Life Insurance Premium Benefit" and "PART 6: WHEN INSURANCE CEASES, Death During The Conversion Period."

The Group Policy will terminate automatically due to non-payment of premiums by the Policyholder in accordance with the terms of the Group Policy. Also, Standard may terminate the Group Policy as of any date set forth below by giving notice in writing which is mailed to the Policyholder at least 90 days before this date:

- (1) the Group Policy Anniversary Date; or
- (2) any premium due date, if on a prior premium due date the participation requirements set forth in the Group Policy have not been met.

Standard may terminate insurance under the Optional Schedule as of any premium due date by giving notice in writing which is mailed to the Policyholder at least 90 days before this date if on a prior premium due date less than 20% of Employees eligible for insurance under the Optional Schedule were insured for such insurance.

Benefits under the Group Policy are limited to its terms, including any valid amendment. No change or amendment will be valid unless it is approved in writing by one of Standard's executive officers and given to the Policyholder for attachment to the Group Policy. The Policyholder, your Employer, and their respective employees or representatives have no right or authority to change or amend the Group Policy or to waive any of its terms or provisions without Standard's signed, written approval.

Standard may change the Group Policy in whole or in part if:

- (1) the change in the Group Policy is either requested by the Policyholder or is made to satisfy any legal requirement that applies to the Group Policy; or
- (2) the change affects Standard's administration of the Group Policy and is intended to apply to all similar group insurance policies that are affected by the change. Standard will give the Policyholder written notice of Standard's intent to make this kind of change at least 31 days in advance of the effective date of the change. Payment of the next premium due under the Group Policy will be the Policyholder's acceptance of the change, unless the Policyholder rejects the change, in writing, prior to its effective date.

Neither the Policyholder nor your Employer are Standard's agent or representative. Standard will not be responsible or liable for any act or omissions of either of them.

#### **Discretionary Authority For Claims**

Benefits will be provided only if Standard decides in its discretion that you are entitled to them. This discretionary authority includes determining eligibility for benefits and interpreting the terms of the Group Policy.

#### **Incontestability Of Insurance**

Any statement made to obtain or to increase insurance is a representation and not a warranty.

No misrepresentation will be used to reduce or deny a claim unless:

- (1) The insurance would not have been approved if Standard had known the truth; and
- (2) Standard has given you or any other person claiming benefits a copy of the signed written instrument which contains the misrepresentation.

Standard will not use a misrepresentation to reduce or deny a claim after the insured's insurance has been in effect for two years during the lifetime of the insured.

#### **Incontestability Of The Group Policy Or Employer Coverage Under The Group Policy**

Any statement made by the Policyholder to obtain the Group Policy or made by an Employer to obtain coverage under the Group Policy is a representation and not a warranty.

No misrepresentation by the Policyholder or your Employer will be used to deny a claim or to deny the validity of the Group Policy or your Employer's coverage under the Group Policy unless:

- (1) The Group Policy would not have been issued or your Employer's coverage under the Group Policy would not have been approved if Standard had known the truth; and
- (2) Standard has given the Policyholder or your Employer a copy of a written instrument signed by the Policyholder or your Employer which contains the misrepresentation.

The validity of the Group Policy or your Employer's coverage under the Group Policy will not be contested after it has been in force for two years, except for nonpayment of premiums.

#### **Clerical Error**

Clerical error by the Policyholder, your Employer, or their respective employees or representatives will not:

- (1) Cause a person to become insured; or
- (2) Invalidate insurance under the Group Policy otherwise validly in force; or
- (3) Continue insurance under the Group Policy otherwise validly terminated; or
- (4) Cause an Employer to become covered under the Group Policy.

**Misstatement Of Age**

If a person's age has been misstated, Standard will make an equitable adjustment of premiums, benefits, or both. The adjustment will be based on:

- (1) The amount of insurance based on the correct age; and
- (2) The difference between the premiums paid and the premiums which would have been paid if the age had been correctly stated.

**PART 9: DEFINITIONS****The Following Terms Have the Meaning Set Forth Below:****Active Work Or Actively At Work**

...is performing with reasonable continuity, for wages that are paid regularly by your Employer, the material duties of your normal occupation at the usual place of work or at any alternate place of work required by your Employer.

For purposes of becoming eligible for insurance, becoming insured, increasing insurance, Actively At Work will include regularly scheduled days off, holidays, or vacation days, so long as you are capable of Active Work on those days and were Actively At Work on the last day you were required to be at the workplace.

**Annual Wage**

...is your budgeted base annual salary payable by your Employer. It excludes overtime pay, bonuses, and other types of supplemental compensation.

**The Beneficiary**

...is any person or institution whom you have named, in form satisfactory to Standard, to receive the benefits at your death. See "PART 5: PAYMENT OF BENEFITS."

**Child**

...is your:

- (1) unmarried child from live birth through age 25; or
- (2) unmarried child who meets either of the following requirements:
  - (a) The child is insured under the Group Policy and, on and after the date on which insurance would otherwise end because of the Child's age, is continuously Disabled.
  - (b) The child was insured under the prior plan on the day before the effective date of your Employer's coverage under the Group Policy and was Disabled on that day, and is continuously Disabled thereafter.

Child includes any of the following, if they otherwise meet the definition of Child:

- i. your adopted child;
- ii. your stepchild, if living in your home; and
- iii. the child of your Domestic Partner, if living in your home.

Your Child is Disabled if your child is:

- (1) continuously incapable of self-sustaining employment because of mental retardation or physical handicap; and
- (2) chiefly dependent upon you for support and maintenance, or institutionalized because of mental retardation or physical handicap.

You must give Standard proof your Child is Disabled on Standard's forms within 31 days after a) the date on which insurance would otherwise end because of the Child's age or b) the effective date of your Employer's coverage under the Group Policy if your Child is Disabled on that date. At reasonable intervals thereafter, Standard may require further proof your Child is Disabled, and have your Child examined at Standard's expense.

**Dependents Insurance**

...is insurance for your Dependent(s) for whom you have made your Written Election, if Written Election is required.

**Dependent**

...is your Spouse or Child.

If both you and your Spouse are Employees, your children may be insured as the Dependents of either of you, but not both.

**Eligible Retiree Or Retired Employee**

...is a person who has

- (1) officially retired from your Employer in accordance with your Employer's retirement policy; and
- (2) not returned to Active Work for your Employer in any class of Employees eligible for insurance under the Group Policy.

**Employee**

...is a regular employee of the Employer, excluding temporary or seasonal employees, full-time members of the armed forces of any country, leased employees, and independent contractors. It will also include the following:

- (a) those on sabbatical leave of absence;
- (b) those on leave of absence due to sickness or injury;
- (c) those on leave of absence without pay for reasons other than sickness or injury, provided that after the first 3 months of such leave, they have applied for continuance of the insurance and have made payment of the group rate premium to the University in advance at quarterly or greater intervals;
- (d) those on temporary reduction of force;
- (e) those who terminate employment on or after their 55<sup>th</sup> birthday and are eligible for continued coverage under provisions for terminated coverage following termination of employment;
- (f) those who have their work and salary reduced from full-time to part-time because of bodily injury or disease, which prevents them from fully performing in their occupation, provided that in such circumstances, they will continue to be insured at the level of insurance when last actively and fully employed.

**Employee Insurance**

...is insurance for you.

**Employer**

...is an employer, including any approved affiliates and subsidiaries, for which coverage under the Group Policy is approved in writing by Standard.

**Evidence Of Insurability**

...is when an applicant does all of the following:

- (1) completes and signs Standard's medical history statement;

- (2) signs Standard's form authorizing Standard to obtain information about the applicant's health;
- (3) undergoes a physical examination, if required by Standard, which may include blood testing; and
- (4) provides any additional information about the applicant's insurability that Standard may reasonably require.

**Group Policy**

...is the group life insurance policy issued by Standard to the Policyholder and identified by the Group Policy Number, the Policyholder's attached application, group life insurance certificates with the same Group Policy Number, and any amendments or endorsements to the policy or certificates.

**Hospital**

...is a legally operated hospital providing full-time medical care and treatment under the direction of a full-time staff of licensed Physicians.

**Nursing Home**

...is a licensed institution operated for the purpose of providing nursing care and treatment for individuals which provides 24-hour nursing services under the direction and supervision of a Physician.

**Open Enrollment Period**

...is the period from November 11, 2019, through November 22, 2019, during which you may elect to become insured or increase the benefits provided by the Employer's benefits program for which special exceptions to Evidence Of Insurability requirements and effective dates will apply.

**Physician**

...is a physician legally licensed to practice medicine and surgery who primarily treats patients. A Physician must be someone other than yourself, or a member of your family or your spouse's family.

**Spouse**

...is

(1) a person to whom you are legally married; or

(2) your Domestic Partner. Domestic Partner means the individual has met Indiana University's definition of a domestic partner and the partnership has been registered with the University by completing an Affidavit of Domestic Partnership.

For purposes of insurance under the Group Policy, Spouse does not include a person who is a full-time member of the armed forces of any country or a person from whom you are divorced or legally separated.

**Total Disability Or Totally Disabled**

...is being unable due to sickness, bodily injury or pregnancy to perform any occupation for which you are reasonably suited by education, training or experience.

**Written Election**

...is your signed request for elective insurance under the Group Policy. In the request, you authorize your Employer to deduct funds from your wages for the cost of the insurance.

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