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## Washington County School District Active Employees/Board Members - Benefits As of 4/1/12

Life and Accidental Death & Dismemberment (AD&D)																												
Basic Life Insurance	\$25,000																											
Basic AD&D Insurance	\$25,000																											
Age Reduction	If you are still working the required number of hours to be eligible for this insurance at age 65, your benefits will reduce according to the following scale. <u>Benefits reduce to:</u> 65% 50% 35% <u>At age:</u> 65 70 75																											
AD&D Schedule	If due to an accident you die, lose a limb, sight of an eye or become paralyzed, the following benefits are available. <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;"><u>100% of the Basic AD&amp;D</u></td> <td style="width: 33%;"><u>75% of the Basic AD&amp;D</u></td> <td style="width: 33%;"><u>50% of the Basic AD&amp;D</u></td> </tr> <tr> <td>Life</td> <td>Paraplegia</td> <td>One hand</td> </tr> <tr> <td>Both hands</td> <td>Triplegia</td> <td>One foot</td> </tr> <tr> <td>Both feet</td> <td></td> <td>Sight of one eye</td> </tr> <tr> <td>Sight of both eyes</td> <td><u>25% of the Basic AD&amp;D</u></td> <td>Speech</td> </tr> <tr> <td>One hand and one foot</td> <td>Thumb and Index finger</td> <td>Hemiplegia</td> </tr> <tr> <td>One hand and sight of one eye</td> <td>Uniplegia</td> <td>Hearing</td> </tr> <tr> <td>One foot and sight of one eye</td> <td></td> <td></td> </tr> <tr> <td>Quadriplegia</td> <td></td> <td></td> </tr> </table>	<u>100% of the Basic AD&amp;D</u>	<u>75% of the Basic AD&amp;D</u>	<u>50% of the Basic AD&amp;D</u>	Life	Paraplegia	One hand	Both hands	Triplegia	One foot	Both feet		Sight of one eye	Sight of both eyes	<u>25% of the Basic AD&amp;D</u>	Speech	One hand and one foot	Thumb and Index finger	Hemiplegia	One hand and sight of one eye	Uniplegia	Hearing	One foot and sight of one eye			Quadriplegia		
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Seat Belt Benefit	If you die in an automobile accident and were wearing your seat belt, your beneficiary (ies) will collect an amount equal to the AD&D benefit to a maximum of \$10,000 in addition to the Basic Life and Basic AD&D benefits described above.																											
Accelerated Benefit	You may collect part of your Basic Life insurance prior to death if you are diagnosed as terminally ill and have a life expectancy of less than 12 months. You may apply for up to 80% of the Basic Life insurance in force, to a \$20,000 maximum. The remaining benefit you do not elect is payable to your beneficiary upon your death.																											
Total Disability	If you become totally disabled (as defined by the policy) prior to age 60 and are disabled for at least 6 consecutive months, your basic life insurance may be continued until you reach age 65 without further premium payment by either your employer or you. At age 65 coverage terminates, however you may continue coverage by applying for a conversion policy at that time.																											
Repatriation	If death occurs more than 100 miles from your primary residence, we will pay the lesser of; the actual expense, 10% of the Life benefit or \$5,000 to prepare and ship your body to the place of burial or cremation.																											
Additional AD&D Benefits Included	Adaptive Home/Vehicle, AirBag, Child Education, Coma, Day Care, Exposure and Disappearance, Felonious Assault, Spouse Education.																											
Basic Life Insurance Exclusions	None																											
AD&D Insurance Exclusions	Benefits are not payable for losses due to suicide or attempted suicide, riot, war or act of war, military service, committing or attempting to commit an assault or felony, use of drugs (legal or illegal) unless prescribed by and used in accordance with directions of the prescribing physician, bacterial or viral infections not the result of an injury, heart attack or stroke, travel and flight in or descent from any aircraft, including balloons and gliders, except as a fare-paying passenger on a regularly scheduled flight and intoxication at or above the state legal limit.																											
Conversion	You may convert your Basic Life insurance to an individual policy if your coverage is terminated due to termination of employment or other loss of eligibility. You have 31 days from the earliest of, the date your employment terminates or other loss of eligibility to apply for the Conversion policy.																											
Portability <small>(Total Disability and Accelerated Benefits not available under the Portability provision)</small>	Portability allows you continue your Basic Life insurance up to a \$500,000 maximum if your coverage ends provided you are under age 65, not retiring, not in the military and are not disabled. The rates charged will be the current rates plus a billing fee. To elect coverage, please contact us for a Portability Application and return it to us with your premium check to LifeMap Assurance Company within 31 days from the date your group coverage ends. If elected, Portability coverage will end the earliest of when you reach age 65 or when this master policy terminates.																											

**Travel Assistance** - You and dependents traveling with you, when 100 or more miles away from home, or outside of your home country, can obtain emergency medical, travel, and personal security assistance 24 hours a day, anywhere in the world. You can find out more about this benefit by visiting our website at LifeMapCo.com and looking under the Products and Forms link or by contacting Frontier MEDEX directly at 1-800-537-2029, your Frontier MEDEX ID Number is 333191. This product is not insured by LifeMap Assurance Company. It is a service provided through Frontier MEDEX, a leading provider of international travel assistance services.



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## Washington County School District Active Employees/Board Members - Benefits As of 4/1/12

<b>Dependent Life</b>	
Dependent Life Benefits	\$2,420 Spouse, \$2,420 per Child
Eligible Dependents	Legal spouse and children to age 26. See Certificate of Coverage for definition of eligible dependent child.
Exclusions	None
Conversion	You may convert your Dependent Life insurance to an individual policy if your coverage is terminated due to termination of employment or other loss of eligibility. You have 31 days from the earliest of, the date your employment terminates or other loss of eligibility to apply for the Conversion policy.
Portability	Portability allows you (or your spouse) to continue Basic Dependent Life for your covered dependents if their coverage ends provided your spouse is under age 65 and dependent children are under age 26. The rates charged will be the current rates plus a billing fee. To elect coverage, please contact us for a Portability Application and return it to us with your premium check to LifeMap Assurance Company within 31 days from the date your group coverage ends. If elected, Portability coverage will end the earliest of; the date your spouse reaches age 65, dependent children reach age 26 or when this master policy terminates.



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## Washington County School District Active Employees/Board Members - Benefits As of 4/1/12

<b>Voluntary Life Insurance (Payroll Deduction)</b>																																	
Eligibility	Employees enrolled in the Basic Life plan, their spouses and eligible dependent children.																																
Amounts Available	<ul style="list-style-type: none"> <li>• Employees may select from a minimum of \$5,000 to a maximum of \$500,000 \$5,000 increments. Board members are limited to \$100,000.</li> <li>• Spouses may select from a minimum of \$5,000 to a maximum of \$300,000 maximum in \$5,000 increments not to exceed 100% of the Employee's amount.</li> <li>• Dependent Child(ren) coverage may be selected if the employee is approved for coverage. Coverage may be elected from a minimum of \$2,500 to a maximum of \$10,000 in \$2,500 increments. Dependent children are eligible from birth to age 26.</li> </ul>																																
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Accelerated Benefit	You may collect part of your Voluntary Life insurance prior to death if you are diagnosed as terminally ill and have a life expectancy of less than 12 months. You may apply for up to 80% of the Voluntary Life insurance in force, to a \$250,000 maximum. The remaining benefit you do not elect is payable to your beneficiary upon your death.																																
Underwriting and Effective Date	<p><b>Employee</b> - Employees may apply for up to \$400,000 guarantee issue (no health statement required) if applied for WITHIN 31 days of initial eligibility. Amounts of coverage over \$400,000 applied for WITHIN 31 days of initial eligibility requires a health statement.</p> <p><b>Spouse</b> - Spouses may apply for up to \$30,000 guarantee issue (no health statement required) if applied for WITHIN 31 days of initial eligibility. Amounts of coverage over \$30,000 applied for WITHIN 31 days of initial eligibility requires a health statement.</p> <p><b>Dependent Children</b> - All amounts of Dependent Child coverage applied for WITHIN the initial 31 day eligibility period are guarantee issue (no health statement required).</p> <p>All increases in coverage AND any amount applied for AFTER the initial 31 day eligibility period (late enrollment) including during any annual enrollment period requires a health statement.</p> <p>Any coverage requiring the health statement is not effective until approved in writing by LifeMap Assurance Company. If approved, you will be notified of the effective date of coverage. In some cases, we may request a Paramed Exam. If requested, the Paramed Exam will be at LifeMap Assurance Company's expense.</p>																																
Total Disability	If you become totally disabled (as defined by the policy) prior to age 60 and are disabled for at least 6 consecutive months, your Voluntary Life insurance may be continued until you reach age 65 without further premium payment by either your employer or you.																																
Cost - Rates	<p>Employee and Spouse premiums are based on the employee's age and are paid through the employee's payroll deduction.</p> <p><b>Employee and Spouse Monthly Rate per \$1,000 of Coverage</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Age</u></th> <th style="text-align: right;"><u>Rate</u></th> <th style="text-align: left;"><u>Age</u></th> <th style="text-align: right;"><u>Rate</u></th> <th style="text-align: left;"><u>Age</u></th> <th style="text-align: right;"><u>Rate</u></th> </tr> </thead> <tbody> <tr> <td>Under age 25</td> <td style="text-align: right;">\$.06</td> <td>45-49</td> <td style="text-align: right;">.16</td> <td>70-74</td> <td style="text-align: right;">\$1.35</td> </tr> <tr> <td>25-29</td> <td style="text-align: right;">.06</td> <td>50-54</td> <td style="text-align: right;">.22</td> <td>75+</td> <td style="text-align: right;">\$2.35</td> </tr> <tr> <td>30-34</td> <td style="text-align: right;">.06</td> <td>55-59</td> <td style="text-align: right;">.37</td> <td colspan="2" rowspan="3" style="vertical-align: middle;"><b>Child(ren)</b> - \$.225 per \$2,500 increment regardless of the number of covered children.</td> </tr> <tr> <td>35-39</td> <td style="text-align: right;">.08</td> <td>60-64</td> <td style="text-align: right;">.44</td> </tr> <tr> <td>40-44</td> <td style="text-align: right;">.10</td> <td>65-69</td> <td style="text-align: right;">.72</td> </tr> </tbody> </table>	<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>	Under age 25	\$.06	45-49	.16	70-74	\$1.35	25-29	.06	50-54	.22	75+	\$2.35	30-34	.06	55-59	.37	<b>Child(ren)</b> - \$.225 per \$2,500 increment regardless of the number of covered children.		35-39	.08	60-64	.44	40-44	.10	65-69	.72
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Exclusions	Benefits are not payable for losses due to suicide or attempted suicide during the first two years of coverage.																																
Conversion	You may convert your Voluntary Life insurance to an individual policy if your coverage is terminated due to termination of employment or other loss of eligibility. You have 31 days from the earliest of, the date your employment terminates or other loss of eligibility to apply for the Conversion policy.																																
Portability  (Total Disability and Accelerated Benefits not available under the Portability provision)	Portability allows you to continue Voluntary Life Insurance for yourself and your covered dependents if your coverage ends provided you are under age 65, not retiring, not in the military and are not disabled. The maximum that can be ported will be \$500,000 combined with your Basic Life Insurance. The rates charged will be the current rates plus a billing fee. To elect coverage, please contact us for a Portability Application and return it to us with your premium check to LifeMap Assurance Company within 31 days from the date your group coverage ends. If elected, Portability coverage will end the earliest of when you reach age 65 or when this master policy terminates.																																



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<b>Voluntary Accidental Death &amp; Dismemberment (AD&amp;D) (Payroll Deduction)</b>																						
Availability	If you (the Employee) elect Voluntary Life, you are eligible to elect Voluntary AD&D. If you elect Voluntary AD&D, your amount of Voluntary AD&D coverage cannot exceed 100% of your Voluntary Life amount of coverage.																					
Amounts Available	Employees may select from a minimum of \$5,000 to a maximum of \$500,000 \$5,000 increments not to exceed 100% of your Voluntary Life amount of coverage. Board members are limited to \$100,000.																					
Benefit Options	<p>You may elect coverage for yourself only (Employee Only) or you may elect to cover yourself and your family (Employee &amp; Family). If a husband and wife are both employees of Washington County School District, both may enroll as Employee Only or one may elect to enroll for Employee &amp; Family.</p> <p>If you elect Employee &amp; Family coverage, your eligible dependents will be covered as follows:</p> <ul style="list-style-type: none"> <li>• If you have an eligible spouse, but no eligible dependent children, your spouse will be insured for 60% of the principal sum.</li> <li>• If you have an eligible spouse AND eligible dependent children, your spouse will be insured for 50% of the principal sum and each eligible dependent child will be insured for 10% of the principal sum.</li> <li>• If you have eligible dependent children, but no eligible spouse, each eligible dependent child will be insured for 15% of the principal sum.</li> </ul>																					
Age Reduction	If you are still working the required number of hours to be eligible for this insurance at age 65, your benefits will reduce to 65% at age 65, 50% at age 70 and to 35% at age 75. If the Family plan is elected, coverage for the insured spouse will terminate on the employee's 70 <sup>th</sup> birthday																					
Table of Losses	<p>If you die, lose a limb, the sight of an eye or become paralyzed as the result of an accident, the following benefits are available.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>100% of Principal Sum</u></th> <th style="text-align: left;"><u>50% of Principal Sum</u></th> <th style="text-align: left;"><u>25% of Principal Sum</u></th> </tr> </thead> <tbody> <tr> <td>Life</td> <td>One hand, foot or sight of one eye</td> <td>Thumb and index</td> </tr> <tr> <td>Both hands or both feet</td> <td>Speech or hearing in both ears</td> <td>finger of the same</td> </tr> <tr> <td>Sight of both eyes</td> <td>*Hemiplegia</td> <td>hand.</td> </tr> <tr> <td>One hand and one foot</td> <td>*Paraplegia</td> <td></td> </tr> <tr> <td>One hand or foot and sight of one eye</td> <td></td> <td></td> </tr> <tr> <td>Speech and hearing in both ears</td> <td></td> <td></td> </tr> </tbody> </table> <p>*Coverage for loss resulting from paralysis terminates on the employee's 70<sup>th</sup> birthday. *Quadriplegia</p>	<u>100% of Principal Sum</u>	<u>50% of Principal Sum</u>	<u>25% of Principal Sum</u>	Life	One hand, foot or sight of one eye	Thumb and index	Both hands or both feet	Speech or hearing in both ears	finger of the same	Sight of both eyes	*Hemiplegia	hand.	One hand and one foot	*Paraplegia		One hand or foot and sight of one eye			Speech and hearing in both ears		
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Special Riders	<ul style="list-style-type: none"> <li>• <b>Child Care Benefits</b> – If the Family Plan is selected, and the Employee or insured spouse dies in a covered accident, a benefit equal to 2% of the Employee's Principal Sum not to exceed \$5,000 per year will be paid for each child enrolled in a licensed Child Care Center.</li> <li>• <b>Coma</b> – If a covered person is injured as a result of a covered accident, we will pay an additional benefit if the covered person becomes Comatose within 365 days of the accident and remains Comatose beyond the waiting period.</li> <li>• <b>Spouse Retraining</b> – If the Family Plan has been selected and the Employee dies as a result of a covered accident, will be paid to the Employee's spouse for the purpose of retraining or refreshing skills needed for employment.</li> <li>• <b>Continuation Clause</b> – If the Family Plan has been selected and the Employee dies, coverage will be continued for the Employee's dependents for six (6) months from the date of death without payment of premium.</li> <li>• <b>Beneficiary Critical Period</b> - If the Family Plan has been selected and the Employee or insured spouse dies in a covered accident, an additional benefit of ½% of the deceased person's Principal Sum will be paid monthly for 12 months.</li> <li>• <b>Special Education Benefit</b> – If the Family Plan has been selected and the Employee dies in a covered accident, an additional benefit equal to 2% of the insured's Principal Sum not to exceed \$2,500, will be paid annually for a maximum of four years for each child enrolled at a school of higher learning.</li> </ul>																					
Exclusions	No benefits will be paid by the Voluntary AD&D policy or any riders for loss resulting from in whole or in part of: intentionally self-inflicted injuries, or any attempt thereat, while sane or insane; declared or undeclared war or act of war; injury suffered while serving on full-time active duty for more than 30 days in any armed forces; travel or flight in any aircraft being used for test or experimental purposes, by or for any military authority for travel, or by or for the Policyholder or any of its subsidiaries, except chartered aircraft; travel or flight if the insured is serving as pilot, crew member or student pilot; hang-gliding or parachuting; commission of a felony by the insured; or sickness, disease or bodily infirmity, except bacterial infection resulting from an accidental cut or wound or accidental ingestion of a poisonous food substance.																					
Cost	<table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 30%;">Employee Only</td> <td style="width: 20%;">\$.02 per \$1,000</td> <td style="width: 30%;">Example *\$100,000 of coverage;</td> <td style="width: 20%;">\$.02 x 100 = \$2.00 per Month</td> </tr> <tr> <td>Employee + Family</td> <td>\$.05 per \$1,000</td> <td>Example *\$125,000 of coverage;</td> <td>\$.05 x 125 = \$6.25 per Month</td> </tr> </tbody> </table>	Employee Only	\$.02 per \$1,000	Example *\$100,000 of coverage;	\$.02 x 100 = \$2.00 per Month	Employee + Family	\$.05 per \$1,000	Example *\$125,000 of coverage;	\$.05 x 125 = \$6.25 per Month													
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