

BENEFITS AT A GLANCE

LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PLAN

This coverage provides financial protection to the Insured by offering Life and Accidental Death and Dismemberment (AD&D) insurance.

PARTICIPATING EMPLOYER'S ORIGINAL PLAN

EFFECTIVE DATE: January 1, 2015

PLAN YEAR:

February 1, 2009 to February 1, 2010 and each following February 1 to February 1

POLICY NUMBER: 702551 - 038
Mid Ohio Educational Service Center

ELIGIBLE CLASSES:

Basic Life and AD&D - Class 1

Two Admins from Shelby District

Basic Life and AD&D - Class 2

All other Employees, excluding the Superintendent and Treasurer

Basic Life and AD&D - Class 3

Board Members

Supplemental Life and AD&D

All Eligible Employees,
except Board Members

MINIMUM HOURS REQUIREMENT:

Class 1, 2 and 3

Administrators must be working 20 or more hours per week, and employees covered under a bargaining agreement are subject to the rules of that agreement. Casual employees are not eligible.

WAITING PERIOD:

The 1st day the employment contract is effective.

REHIRE:

If Your employment ends and You are rehired within 1 year, Your previous work for a Participating Employer will apply toward the Waiting Period. All other Summary of Benefits and Policy provisions apply.

WHO PAYS FOR THE COVERAGE:

Basic Benefit:

Your Participating Employer pays the cost of Your coverage.

Supplemental Benefit:

You pay the cost of Your coverage.

LIFE AND AD&D INSURANCE BENEFIT:

AMOUNT OF LIFE AND AD&D INSURANCE FOR EACH INSURED

BASIC BENEFIT

Class 1

\$100,000

Class 2

\$30,000

Class 3

\$30,000

SUPPLEMENTAL BENEFIT OPTIONS:

Increments of \$5,000 benefit units to a maximum of \$60,000

Those Insured's with Supplemental Life and AD&D benefits in effective prior to August 1, 2009, who are not subject to a reduction in benefits at a certain age and who had an amount greater than \$50,000, will retain the higher benefit

AMOUNT OF LIFE AND AD&D INSURANCE AVAILABLE IF THE EMPLOYEE BECOMES INSURED AT CERTAIN AGES OR HAS REACHED CERTAIN AGES WHILE INSURED

Class 1, 2 and 3

If the Insured has reached age 65, his or her amount of insurance will be:

- 50% of the amount of life and AD&D insurance the Insured had prior to age 65; or
- 50% of the amount of life and AD&D insurance shown above if the Insured becomes insured on or after age 65.

There will be no further increases in Your amount of life and AD&D insurance. Benefits terminate at retirement.

OVERALL MAXIMUM BENEFIT OF LIFE INSURANCE FOR EACH INSURED (BASIC AND SUPPLEMENTAL BENEFITS COMBINED):

Class 1

\$160,000

Class 2

\$90,000

Class 3

\$40,000

All increases in employee paid coverage's and all late enrollees are subject to satisfactory evidence of insurability

SOME LOSSES MAY NOT BE COVERED UNDER THIS PLAN.

OTHER FEATURES:

Conversion

The above items are only highlights of this Plan. For a full description of the Insured's coverage, continue reading the Insured's certificate of coverage section.