



This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this document and the master policy, master policy provisions will prevail.

## Cassia County Joint School District #151

<b>Life and Accidental Death &amp; Dismemberment (AD&amp;D)</b>																												
Basic Life Insurance	\$50,000																											
Basic AD&D Insurance	\$50,000																											
Age Reduction	If you are still working the required number of hours to be eligible for this insurance at age 70, your benefits will reduce according to 65% at age 70, to 50% at age 75.																											
AD&D Schedule	<p>If due to an accident you die, lose a limb, sight of an eye or become paralyzed, the following benefits are available.</p> <table border="0" style="width: 100%;"> <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 \$50,000 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 \$40,000 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, Repatriation and 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 (Total Disability and Accelerated Benefits not available under the Portability provision)	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 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.																											
<p><b>Travel Assistance</b> - 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 or by contacting FrontierMEDEX directly at 1 -800-537-2029, your FrontierMEDEX ID Number is 333191. This product is not insured by LifeMap Assurance Company. It is a service provided through FrontierMEDEX, a leading provider of international travel assistance services.</p>																												



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<b>Dependent Life</b>	
Dependent Life Benefits	\$15,000 Spouse, \$15,000 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 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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Select Voluntary Life Insurance (Payroll Deduction)																																	
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 \$10,000 to a maximum of \$300,000 in \$10,000 increments.</li> <li>Spouses may enroll in the Voluntary Life plan even if the employee does not enroll.</li> <li>Dependent Child(ren) coverage may be selected if the employee and/or spouse elects and is approved for coverage. Coverage may be elected from a minimum of \$2,000 to \$10,000 in \$2,000 increments. Dependent children are eligible from birth to age 26.</li> </ul>																																
Age Reduction	If you are still working the required number of hours to be eligible for this insurance at age 70, your benefits will reduce to 65% at age 70, 50% at age 75.																																
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>Employees and Spouses</b> - All amounts of coverage applied for require a health statement to be submitted and approved by LifeMap for both employees and spouses.</p> <p><b>Child(ren)</b> - All amounts of coverage are guarantee issue (no health statement required) if coverage is elected within 31 days of initial eligibility.</p> <p>Employees, spouses and dependent children - 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 unless approved in writing by LifeMap. You will be notified of the effective date of coverage after your health statement is approved. In some cases, we may request a Paramed Exam. If requested, the Paramed Exam will be at LifeMap'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;">Age</th> <th style="text-align: left;">Rate</th> <th style="text-align: left;">Age</th> <th style="text-align: left;">Rate</th> <th style="text-align: left;">Age</th> <th style="text-align: left;">Rate</th> </tr> </thead> <tbody> <tr> <td>Under age 25</td> <td>\$.05</td> <td>45-49</td> <td>.23</td> <td>70-74</td> <td>\$1.74</td> </tr> <tr> <td>25-29</td> <td>.05</td> <td>50-54</td> <td>.36</td> <td>75+</td> <td>\$1.74</td> </tr> <tr> <td>30-34</td> <td>.06</td> <td>55-59</td> <td>.61</td> <td colspan="2" rowspan="3" style="text-align: right;"><b>Child(ren)</b> - \$.25 per \$2,000 increment regardless of the number of covered children.</td> </tr> <tr> <td>35-39</td> <td>.08</td> <td>60-64</td> <td>.66</td> </tr> <tr> <td>40-44</td> <td>.13</td> <td>65-69</td> <td>1.16</td> </tr> </tbody> </table>	Age	Rate	Age	Rate	Age	Rate	Under age 25	\$.05	45-49	.23	70-74	\$1.74	25-29	.05	50-54	.36	75+	\$1.74	30-34	.06	55-59	.61	<b>Child(ren)</b> - \$.25 per \$2,000 increment regardless of the number of covered children.		35-39	.08	60-64	.66	40-44	.13	65-69	1.16
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Exclusions	Benefits are not payable for losses due to suicide; intentionally self-inflicted injury; or any attempt to injure oneself, whether sane or insane, 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 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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Availability	Employees enrolled in the Basic Life plan, their spouses and eligible dependent children.																											
Benefit Options	<ul style="list-style-type: none"> <li>• Employees may select from a minimum of \$10,000 to a maximum of \$300,000 in \$10,000 increments.</li> <li>• Spouses may enroll in the Voluntary AD&amp;D plan even if the employee does not enroll.</li> <li>• Dependent Child(ren) coverage may be selected if the employee elects and/or spouse is approved for coverage. Coverage may be elected from a minimum of \$2,000 to \$10,000 in \$2,000 increments. Dependent children are eligible from birth to age 26.</li> </ul>																											
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Additional AD&D Benefits Included	Adaptive Home/Vehicle, AirBag, Child Education, Coma, Day Care, Exposure and Disappearance, Felonious Assault, and Spouse Education.																											
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.																											
Cost	<p>Employee monthly rate is \$.03 per \$1,000 increment*</p> <p>Spouse monthly rate is \$.03 per \$1,000 increment*</p> <p>Dependent Child(ren) month rate is \$.03 per \$1,000 increment, regardless of the number of children in the family.**</p> <p style="text-align: right;">*coverage must be elected in \$10,000 increments **coverage must be elected in \$2,000 increments</p>																											