

## Benefit Summary for USD #382 Pratt

Basic Term Life and Accidental Death & Dismemberment	
<p><b>Basic Term Life</b></p> <p><b>Accidental Death &amp; Dismemberment (AD&amp;D)</b></p>	<p>\$10,000; subject to the reductions provision of the policy.</p> <p>\$10,000; this coverage provides an added payment when your death occurs in a covered accident, subject to the reductions provision of the policy. The loss of hands, feet, or eyes in a covered accident may qualify for partial payment of an AD&amp;D benefit.</p>
<p><b>Features</b></p>	<p>The Basic Term Life includes a <b>Living Benefit</b> – an Accelerated Benefit.</p> <p>If you become totally disabled before age 60, a <b>Waiver of Premium</b> benefit may allow your Basic Term Life coverage to be continued without payment of premium.</p> <p>If your Seat Belt was in use and properly fastened and if you were positioned in a seat protected by an Air Bag system, a <b>Seat Belt Benefit</b> and/or an <b>Air Bag Benefit</b> may be payable if you die in a covered auto accident.</p> <p>A <b>Repatriation of Remains Benefit</b> may be payable if you die in a covered accident occurring at least 150 miles from your primary place of residence to transport your body to a mortuary near your residence by the most direct and economical route.</p>
<p><b>Reductions</b></p>	<p>Your coverage reduces 35 percent at age 65, further reduces 25 percent at age 70 and further reduces 15 percent at age 75.</p>
<p><b>Termination</b></p>	<p>Your coverage terminates when you retire or you are no longer eligible for coverage, whichever occurs first.</p> <p>The life insurance may be converted to an individual permanent life insurance policy upon terminating employment, retiring or becoming ineligible by exercising the conversion privilege within 31 days of the day coverage ends.</p> <p>Conversion is not available for AD&amp;D insurance.</p>

**Exclusions and Limitations:**

AD&D benefits are not payable for a Loss caused by or contributed to by: (1) any intentionally self-inflicted injury, suicide, or suicide attempt; (2) sickness, disease, bodily or mental infirmity (not including bacterial infection from accidental wound); (3) war or act of war, insurrection, rebellion, or participating in a riot or civil commotion; (4) accident while on full-time active duty in any Armed Forces. Reserve or National Guard active duty for training is not excluded nor is a leave of absence pursuant to the Uniformed Services Employment & Reemployment Rights Act (USERRA); (5) attempt or commission of an assault or felony by Insured; (6) taking drugs, sedatives, narcotics, barbiturates, amphetamines, or hallucinogenic drugs unless taken as prescribed by, or administered by, a licensed physician; (7) the injured Person's intoxication; i.e. meeting or exceeding the legal presumption of intoxication as defined by the jurisdiction in which the accident occurs; or (8) travel or flight in any aircraft, including balloons and gliders, except as a fare paying passenger on a regularly scheduled flight with a commercial airline. Benefits under the AD&D provision apply only to injury sustained while the AD&D insurance is in force and does not apply during a conversion period or while on waiver of premium.

This is a brief summary of the coverage under the program shown. It is not a legal document.

The exact provisions of the benefits and exclusions are contained in the policy and certificate. (Policy series BLI01, et al)