

TERM LIFE AND AD&D INSURANCE BENEFITS SUMMARY



For Employees of Hampden Wilbraham Regional

ELIGIBILITY - ALL ELIGIBLE EMPLOYEES	
Eligibility Requirement	You must be actively at work (able to perform all normal duties of your job) to be eligible for coverage.
Dependent Eligibility Requirements	To be eligible for coverage, your dependents must be able to perform normal activities and not be confined (at home, in a hospital, or in any other care facility).
Minimum Work Hours	You must be working a minimum of 20 hours per week to be eligible for coverage.
Coverage Payment	Your employer pays 50% of the premium for this coverage.
GUARANTEE ISSUE AMOUNT(S)	
For You	\$10,000
For Your Spouse	\$5,000
For Your Dependent Child(ren)	\$2,000
<i>Note: Subject to any reductions shown below, guarantee issue means the amount of insurance applied for which does not require evidence of insurability. Guarantee Issue is available to New Hires only. For New Hires, coverage amounts over the Guarantee Issue Amount will require a health application/evidence of insurability. For Late Entrants, all coverage amounts will require a health application/evidence of insurability.</i>	
BENEFITS	
Life Insurance Benefit Amount	<p>For You: \$10,000* For Your Spouse: \$5,000 For Your Dependent Child(ren): \$2,000**</p> <p><i>* In the event of death, the benefit paid will equal the benefit amount after any age reductions less any living care/accelerated death benefits previously paid under this plan.</i></p> <p><i>**The child(ren) Benefit Amount listed applies to children age six months to the limiting age of the plan only. A different benefit amount may apply to any child(ren) while they are under the age of six months. Please contact your employer/benefits administrator for additional information.</i></p>
Accidental Death & Dismemberment (AD&D) Benefit Amount	<p>For You: The Principal Sum amount is equal to the amount of life insurance benefit. For Your Spouse: The Principal Sum amount is equal to the amount of the life insurance benefit. For Your Dependent Child(ren): The Principal Sum amount is equal to the amount of the life insurance benefit.</p>
FEATURES	
Living Care/Accelerated Death Benefit	75% of the amount of the life insurance benefit is available to you if terminally ill, not to exceed \$10,000.
Waiver of Premium	If it is determined that you are totally disabled, your life insurance benefit will continue without payment of premium, subject to certain conditions.
Additional AD&D Benefits	<p>In addition to basic AD&D benefits, you are protected by the following benefits:</p> <ul style="list-style-type: none"> - Felonious Assault - Child Care Center - Child Education - Seat Belt - Airbag - Spouse Education - Coma
Travel Assistance	The Travel Assistance program is an added benefit that provides assistance for your travels over 100 miles away from home or outside the country.
Conversion	If your employment ends, you may apply for an individual life insurance policy from Mutual of Omaha without having to provide evidence of insurability (information about your health). You will be responsible for the premium for the coverage.
<i>Note: Additional information about the benefits and features of this plan will be included in the summary of coverage, which you will receive after enrolling, and in the certificate booklet, available from your employer. Please contact your employer if you have questions prior to enrolling.</i>	