

Term Life and Accident Insurance



*Developed for the Employees of
Fond du Lac Reservation Business Committee*

Life Insurance

Who Needs Life Insurance?

You do. Single or married. Buying your first home or preparing for retirement. Raising children or sending them off to college. No matter where you are in life, insurance should be part of your financial plan.

By purchasing this insurance product through your employer, you benefit from:

- Affordable group rates
- Convenient payroll deduction
- Access to knowledgeable service representatives.

Who Is Eligible For Coverage?

You — If you are an active, full-time employee and regularly work at least 32 hours per week for your employer, you will be eligible to elect coverage for you and your dependents on the first day following 90 days of Active Service..

Your Spouse* — is eligible provided that you apply for and are approved for coverage for yourself.

Your Unmarried, Dependent Children — Under age 19 (or under age 23 if they are full-time students), as long as you apply for and are approved for coverage for yourself. One low premium will insure all your eligible children, regardless of the number of children you have.

No one may be covered more than once under this plan. If covered as an employee, you can not also be covered as a dependent.

How Much Coverage Can You Buy?

You — You can select life insurance coverage in units of \$25,000. The maximum for any employee is \$200,000. The guaranteed coverage amount for you is \$200,000.

Your Spouse — You may select coverage for your spouse in units of \$25,000 to a maximum of \$100,000, not to exceed 100% of your coverage amount. The cost of coverage will be based on your spouse's age. The guaranteed coverage amount for your spouse is \$100,000.

Your Unmarried, Dependent Children — You may select coverage for your unmarried, dependent children in units of \$5,000 to a maximum of \$10,000. The maximum benefit for children from birth to 14 days is \$500 and from 15 days to six months is \$750. The guaranteed coverage amount for your child(ren) is \$10,000.

* See *Guaranteed Coverage*.

You will receive the same amount of accident insurance under OK-968516, underwritten by Life Insurance Company of North America.

Guaranteed Coverage

If you are a new hire and you apply within 31 days after you are eligible to elect coverage for you and your dependents, you are entitled to choose any of the offered amounts of coverage up to the guaranteed coverage amount, as shown on your application, without having to provide evidence of good health.

If you apply for coverage for yourself or your spouse more than 31 days from the date you become eligible to elect coverage under this plan, the guaranteed coverage amounts will not apply. Coverage will not be issued until the insurance company approves acceptable evidence of good health. Evidence of good health may include a paramedical exam or physician's statement.

How Much Your Coverage Will Cost

The monthly cost of insurance for you and your spouse will depend on your ages, whether or not you and/or your spouse smoke, and the amount of insurance you wish to purchase for you, your spouse and children. As shown in the following chart, the cost of insurance increases with the age of the insured. Note that at age 65 your benefits are reduced.

To calculate your monthly cost:

1. Find your age group in the following table and choose the proper smoker or non-smoker rate;
2. Multiply the rate by the number of coverage units you want;
3. Calculate the cost of coverage for your spouse, using your spouse's age and proper smoker/non-smoker rate, then calculate the cost of coverage for your children;
4. Add the premiums for you, your spouse and your children to get your total monthly cost.

Example:				
Employee	8 units	x	\$3.00 per unit	= \$24.00
<i>(age 28, non-smoker) (\$200,000)</i>				
Spouse	4 units	x	\$2.50 per unit	= \$10.00
<i>(age 24, smoker) (\$100,000)</i>				
Children	2 units	x	\$1.00 per unit	= \$ 2.00
				<i>(\$10,000)</i>
Total Monthly Cost				\$36.00

To calculate your cost, complete this chart:

Employee	___ units	x	\$___ per unit	= \$___
Spouse	___ units	x	\$___ per unit	= \$___
Children	___ units	x	\$___ per unit	= \$___
Total Monthly Cost				\$___

When You or Your Spouse Reach Age 65

By the time you or your spouse reach age 65, chances are that your children will be grown and your mortgage paid. At age 65, providing you are still employed, your coverage or your spouse's coverage will decrease to 65% of the benefit amount. It will decrease to 50% at age 70, and to 30% at age 75.

Employee/ Spouse Age	Employee Monthly Cost per \$25,000 Unit		Spouse Monthly Cost per \$25,000 Unit	
	Non-Smoker	Smoker	Non-Smoker	Smoker
Under 30	\$3.00	\$ 3.50	\$ 2.00	\$ 2.50
30 to 34	3.75	4.50	2.75	3.50
35 to 39	4.75	5.75	3.75	4.75
40 to 44	6.75	8.50	5.75	7.50
45 to 49	9.50	12.00	8.50	11.00
50 to 54	15.75	21.75	14.75	20.75
55 to 59	25.50	37.75	24.50	36.75
60 to 64	38.75	61.50	37.75	60.50
65 to 69	73.50	124.25	72.50	123.25
70 & over	118.75	236.50	117.75	235.50

The monthly cost for children is \$1.00 per \$5,000 of coverage. One premium will insure all your eligible children, regardless of the number of children you have.

You will receive the same amount of accident insurance under OK-968516, underwritten by Life Insurance Company of North America.

The rate per \$1,000 of accident coverage is \$0.04 for employee and is included in the costs shown above.

Costs are subject to change.

Continuation for Disability for Employees Age 60 or over

If your active service ends due to disability, this plan provides a continuation of coverage feature. If you are disabled at age 60 or over, your coverage will continue while you are disabled. This benefit will remain in force until the earliest of the following dates: the date you are no longer disabled, the date the policy terminates, the date you are disabled for 12 consecutive months, or the day after the last period for which premiums are paid.

You are considered disabled if, because of injury or sickness, you are unable to perform all the material duties of your Regular Occupation, or you are receiving disability benefits under your Employer's plan. "Regular Occupation" means your occupation, as routinely performed in the general labor market, at the time your disability begins.

How Much Life Insurance Do You Need?

We have provided this worksheet to help you calculate how much life insurance you may need for a surviving spouse and dependents. When calculating annual amounts, be sure to multiply the annual income or cost by the number of years you expect to receive that income, or incur that cost.

1. Living Costs		
Day-to-day Living Expenses (<i>Use 75% of current net income</i>)		
\$ _____ annually x _____ years	=	\$ _____
Child Care Expenses		
\$ _____ annually x _____ years	= +	_____
Education Funding		
\$ _____ annually x _____ years	= +	_____
Major Purchases (<i>cars, home repair</i>)		
\$ _____ annually x _____ years	= +	_____
Estate and Funeral Expenses	= +	_____
TOTAL LIVING COSTS (A)	=	\$ _____
2. Available Resources		
Cash and Savings	=	\$ _____
Retirement Savings (<i>IRA, 401(k), etc.</i>)	= +	_____
Stocks and Bonds (<i>at current market value</i>)	= +	_____
Spouse Income (<i>multiply by 60%</i>)*		
\$ _____ annually x _____ years	= +	_____
Other Assets	= +	_____
TOTAL AVAILABLE RESOURCES (B)	=	\$ _____
3. Life Insurance Need		
TOTAL LIVING COSTS (A)	=	\$ _____ (A)
LESS TOTAL AVAILABLE RESOURCES (B)	-	\$ _____ (B)
EQUALS LIFE INSURANCE NEED	=	\$ _____

Naturally a worksheet like the above is only an aid to determining life insurance needs. It cannot predict all of your expenses, economic conditions, inflation, investment performance or other factors which may alter your needs. For a more accurate plan, you should consider consulting an investment advisor.

** Estimate likely spouse income as sole provider. Include your estimate of Social Security benefits to surviving spouse and dependents. The 60% factor above is used to account for taxation so that a net income figure can be derived. Vary this factor if you feel combined federal, state and local taxes, and FICA will be different for your situation.*

Other Benefit Features

Accelerated Death Benefit — Terminal Illness

If you or your spouse is diagnosed by two unaffiliated physicians as terminally ill with a life expectancy of 12 months or less, the accelerated payment benefit for terminal illness provides for up to 75% of the life insurance coverage amount in force or \$150,000, whichever is less, to be paid to the insured. This benefit is payable only once in the insured's lifetime, and will reduce the life insurance death benefit.

The terminal illness benefit may be taxable. As with all tax matters, an insured should consult with a personal tax advisor to assess the impact of this benefit.

Note: This is a life insurance policy which pays accelerated benefits at an insured's option. This is not a long-term care policy meeting the requirements of Minnesota law.

Extended Death Benefit with Waiver of Premium

Extended Death Benefit

If you become Disabled — The extended death benefit ensures that if you become disabled prior to age 60, and die before it is determined if you qualify for Waiver of Premium, we will pay the life insurance benefit if you remain disabled during that period. If you qualify for this benefit and have insured your spouse or children, their coverage is also extended. No additional premium payment is required for the extended coverage.

You are considered disabled if, because of injury or sickness, you are unable to perform the material duties of your Regular Occupation, or you are receiving disability benefits under your Employer's plan. "Regular Occupation" means your occupation, as routinely performed in the general labor market, at the time your disability begins.

Waiver of Premium

If you become totally disabled — To make sure you can keep the life insurance protection you need during a difficult period of your life, this plan provides a *waiver of premium* feature. If you are totally disabled prior to age 60 and can't work for at least 9 months, you won't need to pay premiums for your coverage while you are disabled, provided the insurance company approves you for this benefit. You are considered totally disabled when you are completely unable to engage in any occupation for wage or profit because of injury or sickness. This benefit will remain in force until age 65, subject to proof of continuing disability each year. If you qualify for this benefit and have insured your spouse or children, the premium for their coverage is also waived.

Rehabilitation During a Period of Disability

If the insurance company determines that you are a suitable candidate for rehabilitation, the insurance company may require you to participate in an assessment and rehabilitation plan, not to exceed 18 months. A rehabilitation plan may consist of educational, vocational or physical rehabilitation or may include modified work or work on a part-time basis. If you refuse such assistance without good cause (a medical reason preventing participation, in whole or in part, in the rehabilitation plan), insurance under this plan will end.

What Is Not Covered

The plan will not pay benefits if loss of life is the result of suicide that occurs within the first two years of coverage.

When Your Coverage Begins and Ends

The date your coverage begins is called its “effective date.” Your employer will let you know the effective date of your coverage. If you are not actively at work on the effective date of coverage, your coverage will not begin until you return to work.

For coverage for your spouse and/or children to be effective, they must not be hospitalized or confined at home under the care of a doctor.

Your coverage cannot be terminated as long as you remain eligible, the premium is paid and the group policy remains in force.

For your spouse and children, coverage ends when your coverage ends, when their premiums are not paid or when they are no longer eligible.

If You Leave Your Employer

To help you keep your life insurance coverage during the years when your family needs financial protection, the plan allows you to continue all of your voluntary coverage if you leave your employer. Premiums may change at this time. Just make arrangements to pay your premiums directly to the insurance company after you leave your current employer. Coverage may be continued for you and your spouse until age 70. Coverage may also be continued for your children. As long as the group policy remains in force, the option of continuing this coverage is available.

Converting Your Coverage to Permanent Life Insurance

If group life insurance coverage is reduced or ends for any reason except nonpayment of premiums, you can convert to an individual policy. No medical certification is needed. To convert coverage, you must apply for the conversion policy and pay the first premium payment within 31 days after your group coverage ends. Family members may convert their coverage as well. Converted policies are subject to certain benefits and limits as outlined in the conversion brochure which may be requested as needed. Premiums may change at this time.

Apply Today

In order to apply for coverage, you must complete an application form. Be sure to answer all questions accurately, and indicate how much coverage you wish to have.

Payroll Deduction

You pay your premiums through payroll deduction. The total depends on how much coverage you select, your age, your spouse’s age and the amount of coverage you buy for your spouse and children.

Designating Your Beneficiary

Your term life benefit will automatically be paid to the first beneficiary listed below who is living at the time of your death if you do not designate a specific beneficiary:

- 1) Your Spouse*
- 2) Your Child(ren)
- 3) Your Parents
- 4) Your Siblings
- 5) Your Estate

If you wish to designate different beneficiaries, or to indicate percentages, you may do so on your application. If the listed beneficiary is a trustee or a trust, you will need to indicate the trustee’s name, the name of the trust and the date of the trust agreement. The trust document must be presented in order for the claim to be processed.

** Benefits will not be paid to your Domestic Partner if he or she is not specifically designated.*

How Your Claims Are Paid

Your employer has all the forms your beneficiary will need and can provide assistance in completing them.

Questions?

Cigna Group Insurance has courteous, knowledgeable customer service representatives who can assist you with the completion of your enrollment form by calling 1-800-732-1603 toll-free anytime from Monday through Friday, 8 a.m. to 6 p.m. Eastern time. Cigna does not have your coverage election information on file. For specific benefit/account inquiries on what is available under your plan, please contact your Human Resources department.

This portion of the plan provides life insurance only.

Accident Insurance

Who Needs Personal Accident Insurance?

You do. Accident insurance can help you pay expenses if you are seriously injured or killed in a covered accident. This insurance can help ensure that tragedy doesn't take both an emotional and a financial toll on your family.

By purchasing this insurance through your employer, you benefit from:

- Affordable group rates
- Convenient payroll deduction

Who Is Eligible For Coverage?

You – You are eligible for coverage if you are an active full-time employee of the sponsoring employer, regularly working 32 or more hours per week. You will be eligible to elect coverage for yourself on the first day following 90 days of active service.

How Much Coverage Can You Buy?

You – You will automatically receive an amount equal to your voluntary life insurance benefit in effect under Policy Number FLX- 967005, underwritten by Life Insurance Company of North America.

Your Monthly Cost

The cost of coverage is shown under **How Much Your Coverage Will Cost** in the previous section.

A Valuable Combination of Benefits

Personal Accident Insurance helps protect you against losses due to accidents. A covered accident is a sudden, unforeseeable, external event, resulting directly and independently of all other causes, in a covered injury or covered loss that occurs while coverage is in force. To help survivors of severe accidents adjust to new living circumstances, we will pay benefits according to the chart below.

If, within 365 days of a covered accident, bodily injuries result in:	We will pay this % of the benefit amount:
Loss of life, or Total paralysis of upper and lower limbs, or Loss of any combination of two: hands, feet or eyesight, or Loss of speech and hearing in both ears	100%
Total paralysis of both lower or upper limbs	75%
Total paralysis of upper and lower limbs on one side of the body, or Loss of hand, foot or sight in one eye, or Loss of speech, or Loss of hearing in both ears, or Severance and Reattachment of one hand or foot	50%
Total paralysis of one upper or lower limb, or Loss of all four fingers of the same hand, or Loss of thumb and index finger of the same hand	25%
Loss of all toes of the same foot	20%
Coma	1%

If the same accident causes more than one of these losses, we will pay only one amount, but it will be the largest amount that applies.

***Loss of a hand or foot** means complete severance through or above the wrist or ankle joint. **Loss of sight** means the total, permanent loss of all vision in the eye. **Loss of speech** means total, permanent and irrecoverable loss of audible communication. **Loss of hearing** means total and permanent loss of the ability to hear any sound in both ears. Loss of sight, speech and hearing must be irrecoverable by natural, surgical or artificial means. **Loss of a thumb and index finger or four fingers**, means complete severance through or above the metacarpophalangeal joints (the joints between the fingers and the hand). **Paralysis** means total loss of use, without severance, of a limb. This loss must be determined by a doctor to be complete and not reversible. **Loss of Toes** means complete severance through the metatarsalphalangeal joint. **Severance** means complete and permanent separation and dismemberment of the limb from the body.*

Additional Benefits

For Exposure and Disappearance

Benefits are payable if you suffer a covered loss due to unavoidable exposure to the elements as a result of a covered accident.

If your body is not found within one year of the disappearance, wrecking or sinking of the conveyance in which you were riding, on a trip otherwise covered, it will be presumed that you sustained loss of life as a result of a covered accident.

For Comas

If you have been in a coma for one full month as a result of a covered accident, we will pay a coma benefit, as shown in [A Valuable Combination of Benefits](#). We will make 11 monthly payments, provided the person remains in a coma during this period. If the person recovers, the payments will stop.

If the insured person dies while the monthly coma benefit payments are being made, or if the insured person remains in a coma after the 11 monthly payments have been made, he or she will be entitled to a lump sum payment equal to the full benefit amount.

***Coma** means a profound state of unconsciousness which resulted directly and independently from all other causes from a covered accident, and from which the insured is not likely to be aroused through powerful stimulation. This condition must be diagnosed and treated regularly by a physician. Coma does not mean any state of unconsciousness intentionally induced during the course of treatment of a covered injury unless the state of unconsciousness results from the administration of anesthesia in preparation for surgical treatment of that covered accident.*

For Bereavement and Trauma Counseling

Personal Accident Insurance helps pay counseling expenses if you have experienced a covered loss. The plan will pay for up to 10 Bereavement and Counseling Sessions, up to \$100 per session, to a maximum of \$1,000 for each covered accident. Benefits are payable for each insured person and any of his or her immediate family members* for counseling expenses incurred within one year of the date of the covered accident. Counseling must be under the care of a doctor.

This benefit is not payable if the covered person is entitled to benefits under Worker's Compensation or any similar plan or if there would be no charge for counseling services if no insurance existed.

****Immediate Family Members** mean the insured's spouse, brother or sister-in-law, son or daughter-in-law, mother or father-in-law, parent (including step-parent), brother or sister (including step-brother and step-sister), or child (including legally adopted children and step-children).*

For Wearing a Seatbelt and Protection by an Airbag

This benefit is payable if an insured person dies as a direct result of injuries sustained in a covered accident while driving or riding in an automobile*, while wearing a properly fastened seatbelt. That person's death benefit will be increased by 25% but not more than \$25,000. If the insured person was also positioned in a seat protected by a properly-functioning and properly deployed Supplemental Restraint System** (Airbag), we will increase that person's death benefit by an additional 10% but not by more than \$10,000.

Verification of the actual use of the seatbelt and that the supplemental restraint system inflated properly on impact at the time of the accident, must be part of an official report of the accident, or be certified, in writing, by the investigating officer(s) and submitted with the claim.

If it is unclear whether the insured had been wearing a seatbelt or that the person was positioned in a seat protected by a properly functioning and properly deployed airbag, the plan will pay a benefit of \$1,000.

****Automobile** means a self-propelled, private passenger motor vehicle with four or more wheels which is of a type both designed and required to be licensed for use on the highways of any state or country. Automobile includes but is not limited to a sedan, station wagon, sport utility vehicle or a motor vehicle of the pickup, van, motor home or camper type. Automobile does not include a mobile home or any motor vehicle which is used in mass or public transit.*

*****Supplemental Restraint System** means an airbag that inflates upon impact for added protection to the head and chest areas.*

For Furthering Education

The education benefit can give employees extra peace of mind if their children enroll in a school of higher learning.

If you die in a covered accident, we will pay an extra benefit for each child who enrolls in a school of higher learning before he or she is 23. To help pay expenses, we will increase your benefit amount by 5% or \$5,000, whichever is less, for each qualifying child. This benefit is payable each year for 4 consecutive years as long as your child continues his/her education.

If there is no child who qualifies within one year of your death, we will pay an additional \$1,000 to your beneficiary.

Child means your unmarried dependent children who are under age 19 (or under age 23 if they are full-time students).

What Is Not Covered

Plan benefits are not payable if an injury or a loss results, directly or indirectly, from or is caused by, self-inflicted injuries or suicide while sane or insane; commission or attempt to commit a felony or an assault; any act of war, declared or undeclared; any active participation in a riot or insurrection; bungee jumping; parachuting; skydiving; parasailing; hang-gliding; sickness, disease, physical or mental impairment, or surgical or medical treatment thereof, or bacterial or viral infection, regardless of how contracted. (This does not include bacterial infection that is the natural and foreseeable result of an accidental external cut or wound or accidental food poisoning.)

Benefits are also not payable if the loss occurs while the covered person is voluntarily using any drug, narcotic, poison, gas or fumes except one prescribed by a licensed physician and taken as prescribed; while operating any type of vehicle while under the influence of alcohol (intoxicated is defined by the law of the state in which the covered accident occurred) or any drug, narcotic or other intoxicant including any prescribed drug for which the covered person has been provided a written warning against operating a vehicle while taking it; while the covered person is engaged in the activities of active duty service in the military, navy or air force of any country or international organization (this does not include Reserve or National Guard training, unless it extends beyond 31 days); traveling in an aircraft that is owned, leased or controlled by the sponsoring organization or any of its subsidiaries or affiliates (an aircraft will be deemed to be "controlled" by the sponsoring organization if the aircraft may be used as the sponsoring organization wishes for more than 10 straight days, or more than 15 days in any year); flying in, boarding or alighting from an aircraft or any craft designed to fly above the earth's surface, except as a passenger on a regularly scheduled commercial airline; that is: an ultra-light or glider, designed to be used in outerspace; being used by any military authority, except the Air Mobility Command or its foreign equivalent; being flown by the covered person or in which the covered person is a member of the crew; being used for parachuting, hang-gliding, crop dusting, spraying or seeding, giving and receiving flying instruction, fire fighting, sky writing, skydiving, pipeline or power line inspection, aerial photography or exploration, racing or endurance tests, stunts or acrobatic flying, or any operation that requires a special permit from the FAA, even if it is granted (this does not apply if the permit is required only because of the territory flown over or landed on).

When Your Coverage Begins and Ends

Your Accident insurance begins when your voluntary Life insurance coverage under Policy No. FLX967005, begins.

A person's Accident coverage ends at the earlier of (1) the date their voluntary Life insurance under Policy No. FLX967005, ends, (2) the date the person is no longer eligible for Accident insurance or (3) the date Accident policy OK 968516, ends.

Changing from the Group Plan to Individual Coverage

If, before you reach age 70, this group coverage is reduced or ends for any reason except non-payment of premium or age, you can convert to an individual policy. No medical certification is needed. To continue coverage, you must apply for the conversion policy and pay the first premium in effect for your age and occupation within 31 days after your group coverage ends. Converted policies are subject to certain benefits and limits as outlined in your certificate, should you become insured under the plan.

This portion of the plan provides ACCIDENT insurance only. It pays benefits for bodily injury. It does not provide coverage for sickness.

This information is a brief description of the important features of the plan. It is not a contract. Terms and conditions of life insurance coverage are set forth in Group Policy No. FLX-967005 on Policy Form TL-004700 issued in Minnesota. Terms and conditions of accident insurance coverage are set forth in Group Policy No. OK 968516 on Policy Form No. GA-00-1000.00, issued in Delaware to the Trustee of the Group Insurance Trust for Employers in the Public Administration Industry. The group policy is subject to the laws of the jurisdiction in which it is issued. The availability of this offer may change. Please keep this material as a reference.

*Coverage is underwritten by
Life Insurance Company of North America
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01/16
Class 1



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