

# GROUP VOLUNTARY TERM LIFE INSURANCE SUMMARY OF COVERAGE



Ohio Northern University  
GVTL-253G  
Effective: February 1, 2007  
All eligible employees

*This Summary of Coverage provides a brief description of some of the terms, conditions, exclusions and limitations of Your employer's Policy. Definitions of capitalized terms in this Summary of Coverage can be found in the Certificate. For a complete description of the terms, conditions, exclusions and limitations of Your employer's Policy, refer to the appropriate section of the Certificate. In the event of a discrepancy between this Summary of Coverage and the Certificate, the Certificate will control. For a copy of the Certificate, contact the group Policyholder or Benefits or Plan Administrator.*

*This Summary of Coverage is not a contract. You are not necessarily entitled to insurance under the Policy because You received this Summary of Coverage. You are only entitled to insurance if You are eligible in accordance with the terms of the Certificate.*

<b>BENEFITS</b>	
<b>Guaranteed Issue Limit</b>	For You: \$150,000 For Your Spouse: \$50,000 For Your Dependent Child: All Amounts Subject to any reductions, Guaranteed Issue means the amount of insurance applied for which does not require evidence of good health.
<b>Life Insurance Benefit for You</b>	You can be insured for amounts of life insurance from \$10,000 to \$500,000 in \$10,000 increments. In no event shall Life Insurance Benefits exceed five times Your Annual Salary. Annual Salary means Your basic Annual Salary or rate of pay as verified by the Policyholder's pay records and premium We have received. It does not include overtime, bonus or other additional pay. Note: In the event of death, the benefit paid will equal the benefit amount after any age reductions less any living benefits previously paid under the Policy.
<b>Reductions</b>	Your Life Insurance Benefits will reduce to: <ul style="list-style-type: none"> <li>• 65% at age 70</li> <li>• 45% at age 75</li> <li>• 30% at age 80</li> <li>• 20% at age 85</li> <li>• 15% at age 90</li> </ul>

	<p>If You are age 70 or older on the day You become insured under the Policy, the reduction will be made in accord with Your attained age.</p> <p>If You are no longer in the employ of the Policyholder (including retirement), any benefits that are being continued under the Portability provision in the Policy will end on the date You attain age 70.</p>
<b>Accidental Death and Dismemberment Benefit for You</b>	<p>A Principal Sum equal to the amount of Your Life Insurance Benefit.</p> <p>If Your Life Insurance Benefit has been reduced by the Living Benefits Option, such reduction will not apply to this Accidental Death and Dismemberment Principal Sum.</p>
<b>Life Insurance Benefit For Your Dependent Spouse</b>	<p>Your lawful spouse can be insured for amounts of life insurance from \$ 5,000 to \$ 100,000 in \$5,000 increments. In no event shall the Dependent Life Insurance Benefit exceed 50% of Your Life Insurance Benefit.</p>
<b>Life Insurance Benefit For Your Dependent Child(ren)</b> (Age 14 Days to 21 Years- 25 Years if Full-time Student)	<p>Your eligible Dependent children can be insured for amounts of life insurance of \$10,000. In no event shall the Dependent Life Insurance Benefit exceed 50% of Your Life Insurance Benefit.</p>
<b>Accidental Death and Dismemberment Benefit For Your Dependents</b>	<p>A Principal Sum equal to the amount of Your Dependent's Life Insurance Benefit.</p>
<b>EMPLOYEE ELIGIBILITY</b>	
<b>Minimum Work Hours Required</b>	30 hours per week
<b>Eligibility Waiting Period</b>	You are eligible for insurance under the Policy, provided You are eligible for life insurance under an Other Group Plan.
<b>Confinement Rule</b>	<p>If an eligible Employee is confined due to an Injury or Sickness:</p> <ul style="list-style-type: none"> <li>• in a hospital as an inpatient;</li> <li>• in any institution or facility other than a hospital; or</li> <li>• at home and under the supervision of a Physician;</li> </ul> <p>insurance will begin on the day the Employee returns to Active Employment.</p> <p>If an eligible Employee is not confined and not available for work because of an Injury or Sickness, insurance will begin on the day the Employee returns to Active Employment.</p>
<b>When Insurance Begins</b>	<p><b>Amounts of Insurance NOT in Excess of the Guaranteed Issue Limit</b></p> <p>If an Employee's properly completed and signed enrollment form is received on, before or within 31 days following the day the Employee becomes eligible, the Employee will become insured on the later of:</p> <ul style="list-style-type: none"> <li>• the day the Employee becomes eligible; or</li> <li>• the date the enrollment form is properly completed and signed by the Employee; provided the Employee is Actively Working on that day.</li> </ul> <p><b>Amounts of Insurance in Excess of the Guaranteed Issue Limit</b></p> <p>The Employee will become insured on the day We approve the statement of physical condition or other evidence of good health for the amount of life insurance applied for which is in excess of the Guaranteed Issue Limit, provided the Employee is Actively Working on that day.</p>

<p><b>When Your Amount of Insurance Changes</b></p>	<p>Any increase in the amount of Your insurance will take effect:</p> <ul style="list-style-type: none"> <li>• on the day of the change, if We do not require a statement of physical condition or evidence of good health; or</li> <li>• on the day We approve the statement of physical condition or evidence of good health, if such statement or evidence is required;</li> </ul> <p>provided You are Actively Working on that day. If You are not Actively Working on the day the increase in insurance would otherwise take effect, the insurance will begin on the day You return to Active Work.</p> <p>You may elect to increase Your amount of insurance by up to \$10,000 without providing Us with a statement of physical condition or evidence of good health once a year on the employer's Policy anniversary. This increase will be subject to any Guaranteed Issue requirements and will in no event exceed the maximum amount of Life Insurance Benefits shown in the Policy.</p>
<p><b>When Your Insurance Ends</b></p>	<p>Your insurance will end at midnight at the main office of the Policyholder on the earliest of:</p> <ul style="list-style-type: none"> <li>• the day the Policyholder withdraws insurance;</li> <li>• the day any premium contribution for Your insurance is due and unpaid;</li> <li>• the day before You enter the Armed Forces on active duty (except for temporary active duty of two weeks or less); or</li> <li>• the day You are no longer eligible.</li> </ul> <p>You will no longer be eligible when the earliest of the following occurs:</p> <ul style="list-style-type: none"> <li>• Your employment with the Policyholder ends;</li> <li>• You are not Actively Employed; or</li> <li>• You do not satisfy any other eligibility condition described in the Policy.</li> </ul>
<p><b>DEPENDENT ELIGIBILITY</b></p>	
<p><b>Dependent means</b></p>	<p>Your lawful spouse who is less than age 70.</p> <p>Your child who is:</p> <ul style="list-style-type: none"> <li>• natural-born;</li> <li>• legally adopted;</li> <li>• a stepchild living in Your home; or</li> </ul> <p>a child:</p> <ul style="list-style-type: none"> <li>• You are raising as Your own child;</li> <li>• who is living in Your home and chiefly dependent on You for support; and</li> <li>• for whom You have full parental responsibility and control;</li> </ul> <p>all as indicated by evidence acceptable to Us.</p>
<p><b>Limiting Age</b></p>	<p>Coverage for a Dependent Child will end when the child attains the Limiting Age. Limiting Age means:</p> <ul style="list-style-type: none"> <li>• the child's 21st birthday; or</li> <li>• the child's 25th birthday, if the child is attending an accredited high school, trade school, college or university as a full-time student.</li> </ul> <p>Your newborn child, born while You are insured under the Policy, is eligible for insurance from birth. Benefits will begin at the age of 14 days.</p>

<p><b>When Dependent Insurance Begins</b></p>	<p><b>Amounts of Insurance NOT in Excess of the Guaranteed Issue Limit</b>  If an Employee's properly completed and signed enrollment form for Dependent insurance is received on, before or within 31 days following the day the Employee becomes eligible, the Dependent will become insured on the later of:</p> <ul style="list-style-type: none"> <li>• the day the Employee becomes insured; or</li> <li>• the date the enrollment form is properly completed and signed by the Employee; provided the Dependent is not confined or Disabled on that day.</li> </ul> <p><b>Amounts of Insurance in Excess of the Guaranteed Issue Limit</b>  The Dependent will become insured on the day We approve the statement of physical condition or other evidence of good health for the amount of life insurance applied for which is in excess of the Guaranteed Issue Limit, provided the Dependent is not confined or Disabled on that day.</p>
<p><b>Change in the Amount of Dependent Insurance</b></p>	<p>Any change in the insurance of a Dependent who is confined or Disabled will take effect as follows:</p> <ul style="list-style-type: none"> <li>• in the event of an increase in coverage, and if the Dependent is not confined or Disabled; <ul style="list-style-type: none"> <li>• on the day of the change if We do not require a statement of physical condition or evidence of good health; or</li> <li>• on the day We approve of the statement of physical condition or evidence of good health, if such evidence is required;</li> </ul> </li> <li>• in the event of a decrease in coverage, on the day of the change.</li> </ul>
<p><b>When Dependent Insurance Ends</b></p>	<p>Dependent insurance will end at midnight at the main office of the Policyholder on the earliest of:</p> <ul style="list-style-type: none"> <li>• the day the Policy ends;</li> <li>• the day the Dependent spouse attains age 70;</li> <li>• the day any premium contribution for Dependent insurance is due and unpaid;</li> <li>• the day before a Dependent enters the Armed Forces on active duty (except for temporary active duty of two weeks or less);</li> <li>• the day Your insurance is continued without payment of premium;</li> <li>• the day Dependent insurance under the Policy ends because of lack of participation;</li> <li>• the day Your insurance ends; or</li> <li>• the day the Dependent is no longer eligible.</li> </ul>
<p><b>FEATURES</b></p>	
<p><b>Living Benefits Option For You</b></p>	<p>50% of the amount of the Life Insurance Benefit is available to You if You incur a Terminal Condition, but not to exceed \$ 100,000. Terminal Condition means an Injury or Sickness expected to result in Your death within 12 months and from which there is no reasonable prospect of recovery as determined by Us.</p>
<p><b>Continuation Due to Layoff or Leave of Absence</b></p>	<p>Your insurance will continue subject to payment of premium until the last day of the Policy month in which You have been laid off or go on a leave of absence approved by the Policyholder.</p>
<p><b>Waiver of Premium</b></p>	<p>If You are determined to be Totally Disabled, Your Life Insurance Benefit will continue without payment of premium until age 65 provided the disability began prior to age 60 and You have met a disability elimination period of 6 consecutive months.</p>

<b>Portability</b>	<p>If Your insurance ends prior to age 70 because:</p> <ul style="list-style-type: none"> <li>• the Policyholder withdraws insurance and does not obtain similar group coverage within 31 days;</li> <li>• Your employment with the Policyholder ends;</li> <li>• You are not Actively Employed;</li> <li>• You retire; or</li> <li>• You do not satisfy any other eligibility condition described in the Policy;</li> </ul> <p>You or Your Dependents may continue insurance under the Policy without giving information about Your health, subject to conditions described in Your Certificate. In addition, a Dependent spouse who is no longer eligible under the Policy may elect to continue coverage under the Portability provision for themselves and their eligible Dependents, subject to conditions described in Your Certificate.</p>
<b>Conversion</b>	<p>If Your employment ends, You may apply for an individual life insurance policy without evidence of good health. You will be responsible for the premium for the coverage.</p>

### **LIFE EXCLUSIONS**

We will not pay benefits for a death which results from suicide, while sane or insane within two years from the date insurance begins. Instead We will pay the sum of the premiums paid.

If death results from suicide, while sane or insane, within two years from the effective date of any increase in the amount of coverage, the amount of the increase will not be paid. Instead We will pay the total of the premiums paid on the increase.

### **AD&D BENEFIT SCHEDULE**

The AD&D Benefit is paid if You or Your Dependent are injured as a result of an Accident, and that Injury is independent of Sickness and all other causes. Benefits are paid as indicated below:

<b>Loss</b>	<b>Benefit</b>
<ul style="list-style-type: none"> <li>• Life</li> <li>• Both Hands</li> <li>• Both Feet</li> <li>• Entire Sight of Both Eyes</li> <li>• One Hand and One Foot</li> <li>• One Hand and Entire Sight of One Eye</li> <li>• One Foot and Entire Sight of One Eye</li> <li>• Speech and Hearing (both ears)</li> </ul>	Principal Sum
<ul style="list-style-type: none"> <li>• Entire Sight of One Eye</li> <li>• Speech or Hearing (both ears)</li> <li>• One Hand or One Foot</li> </ul>	One-half Principal Sum
<ul style="list-style-type: none"> <li>• Loss of Thumb and Index Finger of Same Hand</li> </ul>	One-fourth Principal Sum
<b>Paralysis</b>	<b>Benefit</b>
<ul style="list-style-type: none"> <li>• Quadriplegia (total Paralysis of both upper and lower limbs)</li> </ul>	Principal Sum
<ul style="list-style-type: none"> <li>• Triplegia (total Paralysis of three limbs)</li> </ul>	Three-quarters Principal Sum

<ul style="list-style-type: none"> <li>• Paraplegia (total Paralysis of both lower limbs)</li> <li>• Hemiplegia (total Paralysis of an upper and a lower limb)</li> </ul>	One-half Principal Sum
<ul style="list-style-type: none"> <li>• Uniplegia (total Paralysis of a limb)</li> </ul>	One-fourth Principal Sum
Airbag Benefit	For You: 10% of the Principal Sum, up to \$50,000. For Your Dependent: 10% of the Principal Sum, up to \$25,000.
Childcare Center Benefit	For You: 2% of the Principal Sum, up to \$5,000.
Child Education Benefits	For You: 5% of the Principal Sum, up to \$5,000.
Coma Benefit	3% per month of the Principal Sum, up to \$5,000 per month.
Common Carrier Benefits	An amount equal to the Principal Sum. In no event will this benefit exceed \$1,000,000.
Continuation of Coverage for Your Surviving Spouse	For You: Accidental Death and Dismemberment coverage for Your Surviving Spouse for 6 months equal to 20% of Your Principal Sum, up to \$50,000.
Felonious Assault	10% of the Principal Sum, up to \$20,000.
Home Alteration and Vehicle Modification	10% of the Principal Sum, up to \$10,000.
Hospital Confinement Daily Income Benefit	Daily benefit equal to 1/30 of 1% of the Principal Sum, up to \$5,000 per month.
Repatriation of Remains	Maximum benefit of \$5,000.
Seat Belt Benefits	10% of the Principal Sum, up to \$50,000.
Spouse Retraining Benefit	For You: Maximum benefit of \$3,000.

### **AD&D EXCLUSIONS**

We will not pay for any loss which:

- results, whether the Insured Person is sane or insane, from:
  - an intentionally self-inflicted Injury or Sickness; or
  - suicide or attempted suicide;
- results from the Insured Person's participation in a riot or in the commission of a felony;
- results from an act of declared or undeclared war or armed aggression;
- is incurred while the Insured Person is on active duty or training in the Armed Forces, National Guard or Reserves of any state or country and for which any governmental body or its agencies are liable;
- is not permanent, unless specifically provided;

- occurs more than 365 days after the Injury;
- does not result from an Accident;
- is caused by intentional, self-infliction of carbon monoxide poisoning emanating from a motor vehicle;
- results from Injuries the Insured Person receives in any aircraft while operating, riding as a passenger, boarding or leaving. This exception does not apply while the Insured Person is riding as a passenger in a commercial aircraft on a regularly scheduled flight or while Traveling on Business of the Policyholder;
- results in Injuries the Insured Person receives while riding in any aircraft engaged in:
  - racing;
  - endurance tests; or
  - acrobatic or stunt flying;
- is caused by the Insured Person, and is a result of Injuries the Insured Person receives, while under the influence of any Controlled Drug, unless administered on the advice of a Physician; or
- is caused by the Insured Person, and is a result of Injuries the Insured Person receives, while Intoxicated.

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