



District Provided Term Life Insurance
Effective 7/1/05 Underwritten by Principal Life Ins.

Group Term Life Insurance with Accelerated Benefits

This summary of group term life insurance from Principal Life Insurance Company supplements any materials presented by your employer.

Information To Know

Guaranteed Coverage: The maximum amount of coverage available during your initial enrollment period with no medical information required.

Eligibility: You are eligible if you are an active, predetermined eligible employee. Retiree coverage is not available.

Your benefits at a glance	
Your Coverage	\$50,000 benefit
Age Reductions	35% reduction of coverage at age 70 with an additional 15% at age 75.
Coverage During Disability	If you become totally disabled before age 60, coverage will continue and premium will be waived for you and your covered dependents. You must be totally disabled for 9 months before the waiver begins. Coverage continues without premium payment until you recover or turn age 70, whichever occurs first. No benefits will be paid for any disability that results from: willful self-injury or self-destruction, while sane or insane / war or act of war / voluntary participation in an assault, felony, criminal activity, insurrection, or riot.
Accelerated Benefit	<p>If you are terminally ill you can receive up to 75%, not to exceed \$250,000, of your life insurance benefit in a lump sum as long as:</p> <ul style="list-style-type: none"> • Your life expectancy is 12 months or less (as diagnosed by a physician). • Your death benefit is at least \$10,000. <p>When you use the accelerated benefit, your death benefit is reduced by the accelerated benefit payment. There are possible tax consequences to receiving an accelerated benefit payment. You should contact your tax advisor for details. Receipt of accelerated benefits could also affect eligibility for public assistance. The charge for this benefit is included in your premium.</p>
Accidental Death & Dismemberment	We pay an additional benefit if you die, lose your hands, feet, or vision as the result of an accident.
Coverage Outside United States	Coverage continues for all eligible, active employees for up to six months if you are outside the United States due to travel, business assignment or while enrolled as a full-time student. Coverage automatically terminates if the insured is outside the United States for any other reason.

Individual Purchase Rights

In termination situations, you can convert coverage to individual life insurance. Upon coverage termination your employer is required to inform you of individual purchase rights. You have 31 days after coverage ends to convert without a health statement. The amount you can purchase varies depending on the termination situation. Contact Principal Life for details.

Claims/Beneficiary Information

You can name anyone as your beneficiary except your company. You can also change beneficiaries at any time.

Benefit Payments

A choice between our Interest Draft Account and Lump Sum Payment options lets beneficiaries put death benefits into an interest bearing account like a checking account or beneficiaries can receive the entire benefit payment in a lump sum. With an Interest Draft Account, they can withdraw a portion or all of their money at any time.

Accidental Death & Dismemberment (AD&D) Insurance

Accidental Death & Dismemberment Insurance pays a benefit equal to your group term life insurance amount when loss occurs within 365 days of an accident. Retiree coverage is not available.

We pay the **full** benefit when you lose:

- your life
- both hands
- both feet
- sight of both eyes
- one hand and sight of one eye
- one foot and sight of one eye
- one hand and one foot

We pay **half** the benefit when you lose:

- one hand
- one foot
- sight of one eye

We pay **one fourth** of the benefit when you lose:

- the thumb and index finger on the same hand.

Additional Benefits Included with AD&D

- **Seatbelt/Airbag** – If you die in an automobile accident, AD&D pays an additional \$10,000 if you were wearing a seatbelt or were protected by an airbag.
- **Education** – AD&D pays a benefit of \$3,000 per year for up to four years for dependent(s) enrolled at an accredited post-secondary school at the time of your death.
- **Repatriation** – If you die at least 100 miles from your permanent residence, AD&D pays up to \$2,000 for preparation and transportation of your body.
- **Loss of Use/Paralysis** – AD&D pays a benefit as follows: 100% for quadriplegia; 50% for paraplegia, hemiplegia, loss of use of both hands or both feet, or loss of use of one hand and one foot; or 25% for loss of use of one arm, one leg, one hand or one foot. Loss of use means the total and irrevocable loss of voluntary movement for 12 consecutive months. Paralysis must be permanent, complete and irreversible.
- **Loss of Speech and/or Hearing** – AD&D pays a benefit of 100% for loss of both speech and hearing; 50% for loss of speech or hearing; 25% for loss of hearing in one ear. Loss must be irrevocable and continue for 12 consecutive months.
- **Exposure** – Exposure to the elements is considered an accidental injury if you incur a covered loss within one year of exposure resulting from an accidental injury.
- **Disappearance** – AD&D will pay for loss of life if you disappear while you were a passenger in a conveyance involved in an accidental wrecking or sinking and your body is not found within one year of the accident.

Limitations and Exclusions for Accidental Death & Dismemberment

Coverage does not include payment for more than the benefit stated in the schedule for losses resulting from a single accident.

Benefits are not paid for losses resulting from:

- Willful self-injury or self-destruction while sane or insane.
- Disease or treatment of disease or complications following the surgical treatment of disease.
- Voluntary participation in an assault, felony, criminal activity, insurrection, or riot.
- Participation in flying, ballooning, parachuting, parasailing, bungee jumping, or other aeronautic activities, except as a passenger on a commercial aircraft or as a passenger or crew member on a company owned or leased aircraft on company business.
- War or act of war.
- The use of alcohol if, at the time of the injury, your alcohol concentration exceeds the legal limit allowed by the jurisdiction where the injury occurs.
- Your operation of a motor vehicle or motor boat if, at the time of the injury, the alcohol concentration exceeds the legal limit allowed by the jurisdiction where the injury occurs.
- Duty as a member of a military organization.
- Your use of any drug, narcotic, or hallucinogen not prescribed by a licensed physician.

Note: The group policy is insured, which means Principal Life assumes the risk for all claims under the policy. Because the material is a summary of your group term life insurance, it does not state all insurance contract provisions, restrictions of coverage, benefits by conditions or limitations, or provisions required by state or federal law. If any provision presented here is found to be in conflict with federal or state law, that provision will be applied to comply with federal or state law. The group policy determines all rights, benefits, exclusions and limitations of the insurance described here.



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