

Group Term Life Benefits Summary

Eligibility

You are eligible if you are an active Member of the Health Depot and:

- You have paid current dues to the association;
- You meet the eligibility conditions described in the Certificate.

A Member is not eligible if the Member is:

- Totally Disabled;
- Confined in a Hospital as an inpatient;
- Confined in any institution or facility other than a Hospital; or
- Confined at home and under the care or supervision of a Physician

on the day insurance is to begin. Insurance will not take effect until the first day of the month that follows the day after the Member is no longer confined.

In addition, insurance for a Member who is unable to perform two or more Activities of daily living (ADLs), whether or not confined, will not take effect until the first day of the month that follows the day the Member has performed all the ADLs for at least 15 consecutive days.

Termination of Coverage

Your Life Insurance Benefits end on the earliest of the day:

- the date the Policy terminates;
- the date you are no longer a Member of the association;
- the end of the month in which you turn age 65;
- you enter the Armed Forces, National Guard or Reserves of any state or country on active duty (except for temporary active duty of two weeks or less);
- any applicable premium is due and unpaid;
- you do not satisfy any other eligibility conditions described in the Certificate.

Accelerated Benefit

If you are terminally ill you can receive up to 75% of your life coverage benefit in a lump sum as long as:

- your life expectancy is 12 months or less (as diagnosed by a physician), and
- your death benefit is at least \$10,000.

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.

Coverage Outside United States

Benefits will not be paid if you are outside the United States for certain reasons for more than six months.

Accidental Death & Dismemberment

100% of the benefit amount is paid 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

50% of the benefit amount is paid when you lose:

- one hand
- one foot
- sight of one eye

25% of the benefit amount is paid when you lose:

- the thumb and index finger on the same hand

Additional Benefits Included with AD&D

Seatbelt/Airbag

If an insured dies in an automobile accident, AD&D pays an additional \$10,000 if the insured was wearing a seatbelt or was protected by an airbag.

Repatriation

If an insured dies at least 100 miles from their permanent residence, AD&D pays up to \$2,000 for preparation and transportation of the 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.

Public Transportation

AD&D pays an additional 100% benefit for covered losses that occur while an insured is a passenger on a common carrier, such as an airplane, ship, train, subway, bus, taxi or trolley.

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.

Accidental Death & Dismemberment Coverage pays the benefit specified above when the loss occurs within 365 days of an accident.