

Plan Highlights

Voluntary Group Accident Insurance



East Allen County Schools

COVERAGE

Voluntary accident insurance provides a range of fixed, lump-sum benefits for injuries resulting from a covered accident, or for accidental death and dismemberment (if included). These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and child care.

ELIGIBILITY

Employees: Each Active Full-Time Employee working 20 or more hours per week, except any person working on a temporary or seasonal basis. Employee must be under age 70 at date of application.

Dependents: You must be insured in order for Dependents to be covered.

Dependents are:

- ▶ Your legal spouse. Spouse must be under age 70 at date of application.
- ▶ Your dependent children* from birth to 26 years.

*natural, legally adopted, children dependent on you during waiting period before adoption, stepchildren, foster children in your custody, and children under your guardianship receiving more than 50% of your support

Age limit does not apply to handicapped children.

A person may not have coverage as both an Employee and Dependent.

BENEFIT AMOUNT

See Full Schedule of Benefits on next page

BENEFIT REDUCTION DUE TO AGE- AD&D

(applicable to employee/spouse coverage)

<u>Age</u>	<u>Original Benefit Reduced to:</u>
65	50%
70	25%

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

FEATURES

- ▶ Portability to employee age 70
- ▶ FMLA/MSLA Continuation

EXCLUSIONS

Benefits will not be paid for any loss caused by: sickness; suicide; war; air travel (except as a passenger on commercial flights); assault/felony; acute or chronic intoxication; voluntary consumption of illegal or controlled substance or prescribed narcotic or drug; or injuries arising out of or in the course of employment for wage or profit

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-9453-0111 ,et al.