



**Ozark Technical Community College
Employer Paid Basic Group Term Life and Accidental Death & Dismemberment Insurance**

Class Description: All Eligible Full Time Employees

Life Amount: One Times Annual Base Salary, rounded to the next \$1,000, to a Maximum of \$200,000.

Guaranteed Issue Amount: \$100,000

AD&D Principal Sum Amount: Same as Life Amount

Accelerated Life Benefit: The Employee may request payment of 25%, 50% or 75% of the Life Amount shown above if the Employee is diagnosed with a Terminal Condition, as defined in the Certificate of Insurance.

Conversion: If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to a conversion policy. The Employee can contact AUL, or refer to his or her Certificate of Insurance for specific details of this provision.

Reductions: The Life Amount and AD&D Principal Sum will begin reducing to a percentage of the amounts shown above when the Employee reaches age 65. The percentage of coverage remaining at the Employee's attained age will be as shown as follows:

Employee's <u>Age</u> 70-74	Percentage of <u>Benefit Amount</u> 50%
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Waiver of Premiums for Total Disability: AUL will waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 6 months, and submits proof of Total Disability.

Accidental Death and Dismemberment: While insured under the Policy, if the Employee has an accident which results in a loss specified below, AUL will pay the amount shown for such loss; provided the loss occurs within 90 days of the accident and AUL receives acceptable proof of loss.

<u>Loss</u>	<u>Amount Payable</u>
Life	Principal Sum
Both hands or both feet or sight or both eyes	Principal Sum
Speech and hearing	Principal Sum
One hand and one foot	Principal Sum
One hand and sight of one eye	Principal Sum
One foot and sight of one eye	Principal Sum
Sight of one eye	½ Principal Sum
One hand or one foot	½ Principal Sum
Speech or hearing	½ Principal Sum
Thumb and index finger	¼ Principal Sum

Also includes; Accident Death Seat Belt Benefit, Accident Death Air Bag Benefit, Accidental Death Repatriation Benefit, Accidental Death Child Higher Education Benefit and Accident Death Child Care Benefit.

This information is provided as a Benefit Outline. It is not a part of the insurance contract and does not change or extend American United Life Insurance Company's® liability under the group Policy. Employers will receive a Certificate of Insurance containing a detailed description of the insurance coverage under the group Policy. If there are any discrepancies between this information and the group Policy, the group Policy will prevail.