

Group Life and Accidental Death & Dismemberment (AD&D) Plan

Underwritten by First Reliance Standard Life Insurance Company
Group Policy Number GL135864

Please refer to the Certificate of Group Life Insurance for more complete details as to the Group Life and Accidental Death & Dismemberment (AD&D) plan.

Eligibility

Teachers, Nurses, and Administrators working a minimum of 30 hours per week.

	<u>Life</u>	<u>AD&D</u>
Non-Contributory	\$10,000	\$10,000

Reduction Schedule

Age 70
reduces by 33%.

Age 75
reduces to 50%
of the pre-age 70 amount.

Retirement
coverage terminates

Waiting Period for New Members

You will be insured after 30 days of continuous employment.

Delayed Effective Date

The effective date of any initial insurance will be delayed for a member if you are not physically and actively at work (or could be) on the effective date of coverage. The initial insurance will become effective on the date you return to active employment.

Protection While Disabled

If you become totally disabled prior to age 60, you must file for waiver of premium. Each insured is **obligated** to file for waiver of premium when (s)he has not been actively at work due to illness/disability for 6 months. You **must** file after 6 months of disability but within 12 months of the onset of disability. If approved, your life coverage premium will be waived from the date of total disability without further payment of premium. Reduction schedules apply.

Accelerated Benefit

RSLI will pay you (under age 75) an Accelerated Benefit at your request, if RSLI receives satisfactory proof of your terminal illness.

To be eligible for an Accelerated Benefit you must:

-be certified as terminally ill with a life expectancy of 12 months or less;

-submit a written request to RSLI while your life insurance is in force

If the application for an Accelerated Benefit is approved, the death benefit will be reduced by the amount of the Accelerated Benefit paid.

Insurance While on Leave

FMLA – the greater of 12 weeks in a 12 month period or as noted below.

MSLA (Military Services Leave of Absence) – 12 weeks. Coverage may continue for up to 12 weeks in a 12 month period if you enter the military service of the United States. Any loss that occurs while you are on active duty in the military service, if the loss is caused by or arises out of the military service, is not covered.

In each instance listed below, such continuation shall be at the option of the Garden City TABTF, but must be according to a plan which applies to all members in the same way:

(1) If you are on layoff, approved Leave of Absence or vacation, you may continue insurance as long as the premium is paid

(2) If you are absent from work due to an injury or sickness, the Garden City TABTF may continue your insurance as long as the premium is paid.

Notice & Proof of Claim

- Life: Written **notice** of claim must be given to RSLI within 30 days of your date of loss.
Proof of loss must be given to RSLI within 90 days of your date of loss.
- AD&D: Written **notice** of claim must be given to RSLI within 30 days of your date of loss.
Proof of loss must be given to RSLI within 90 days of your date of loss.
- Waiver of Premium: Written **notice** of claim must be given to RSLI when you have ceased to be physically & actively at work due to illness/disability for 6 months.
Proof of claim must be given to RSLI no later than 12 months after you cease to be physically & actively at work due to illness/disability.
- Accelerated Benefit: Be certified as terminally ill with a life expectancy of 12 months or less.

Filing a Claim

The Notice and Proof of Claim should be submitted as soon as possible, within the above guidelines. Claims should be submitted to:

**Newman Company
925 Hempstead Avenue
Franklin Square, New York 11010
(516) 488 - 1100**