

# YOUR GROUP LIFE INSURANCE PLAN

*For Employees of*

**Bloomington Independent School District #271**

# CONTENTS

CERTIFICATION PAGE .....	1
SCHEDULE OF BENEFITS .....	2
Life Insurance, Accidental Death and Dismemberment (AD&D) Insurance .....	2
Dependent Life Insurance .....	3
Proof of Good Health .....	3
EMPLOYEE'S INSURANCE .....	4
DEPENDENT'S INSURANCE .....	7
LIFE INSURANCE .....	10
Waiver of Life Insurance Premium Disability Benefit .....	10
Accelerated Death Benefit .....	11
Accidental Death & Dismemberment (AD&D) Insurance .....	13
Dependent's Life Insurance .....	15
CONVERSION RIGHTS .....	16
CLAIM PROCEDURES .....	18
GENERAL PROVISIONS .....	19
DEFINITIONS .....	20

**RECEIPT OF ACCELERATED BENEFITS MAY BE TAXABLE. YOU SHOULD SEEK ASSISTANCE FROM A PERSONAL TAX ADVISOR IN ORDER TO ASSESS POSSIBLE TAX IMPLICATIONS.**

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**RELIASTAR LIFE INSURANCE COMPANY  
Minneapolis, Minnesota 55440**

ReliaStar Life Insurance Company (ReliaStar Life) certifies that it has issued the Group Policy listed below to the Policyholder. All benefits are controlled by the terms and conditions of the Group Policy. The Group Policy is on file in the Policyholder's office. You may look at the Group Policy there.

**Group Policy Number  
65768-9GAT**

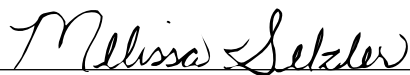
**Policyholder  
Bloomington Independent School District #271**

The Dependent's Insurance part of this certificate applies to you only if you are insured for it.

Your beneficiary is the last beneficiary you named, according to the records on file in ReliaStar Life's Home Office or on file with the Plan Administrator, if applicable. You may change your beneficiary any time, according to the terms of the Group Policy.

The certificate summarizes and explains the parts of the Group Policy which apply to you. This certificate is not an insurance policy. In any case of differences or errors, the Group Policy rules.

This certificate replaces any other certificates ReliaStar Life may have given you under the Group Policy.

  
Registrar

## SCHEDULE OF BENEFITS

The maximum portion of the premium you will pay for your Life and AD&D Insurance is 0%.

### Life Insurance, Accidental Death and Dismemberment (AD&D) Insurance

Class	Amount of Life Insurance	Full Amount of AD&D Insurance
Class 1 – All Eligible Active Teachers	The lesser of: Two times your Basic Yearly Earnings or \$500,000	The lesser of: Two times your Basic Yearly Earnings or \$500,000
Class 2 – All Eligible Active Principals	The lesser of: Two times your Basic Yearly Earnings or \$500,000	The lesser of: Two times your Basic Yearly Earnings or \$500,000
Class 3 – All Eligible Active Custodians and Bus Drivers	The lesser of: Two times your Basic Yearly Earnings or \$500,000	The lesser of: Two times your Basic Yearly Earnings or \$500,000
Class 4 – All Eligible Active Food Service Employees	The lesser of: Two times your Basic Yearly Earnings or \$500,000	The lesser of: Two times your Basic Yearly Earnings or \$500,000
Class 5 – All Eligible Active Clerical Employees	The lesser of: Two times your Basic Yearly Earnings or \$500,000	The lesser of: Two times your Basic Yearly Earnings or \$500,000
Class 6 – All Eligible Active Health Service Employees	The lesser of: Two times your Basic Yearly Earnings or \$500,000	The lesser of: Two times your Basic Yearly Earnings or \$500,000
Class 7 – All Eligible Active Hourly Paid Teachers	The lesser of: Two times your Basic Yearly Earnings or \$500,000	The lesser of: Two times your Basic Yearly Earnings or \$500,000
Class 8 – All Eligible Active Administrators, Specialists, Technicians and Supervisors	The lesser of: Two times your Basic Yearly Earnings or \$500,000	The lesser of: Two times your Basic Yearly Earnings or \$500,000
Class 9 – All Eligible Active Paraprofessionals	The lesser of: Two times your Basic Yearly Earnings or \$500,000	The lesser of: Two times your Basic Yearly Earnings or \$500,000
Class 10 – All Eligible Active Salaried Paid Community Education Employees	The lesser of: Two times your Basic Yearly Earnings or \$500,000	The lesser of: Two times your Basic Yearly Earnings or \$500,000
Class 11 – All Eligible Active Superintendents	The lesser of: Two or four times your Basic Yearly Earnings, or \$800,000	The lesser of: Two or four times your Basic Yearly Earnings, or \$800,000
Class 12 – All Eligible Active Employees who opt out of the portion of their benefit that exceeds \$50,000	\$50,000	\$50,000
Class 13 – All Eligible Retired Principals and Administration Employees	The amount for which you were insured on the day before the date you retire	The amount for which you were insured on the day before the date you retire

## SCHEDULE OF BENEFITS

<b>Class</b>	<b>Amount of Life Insurance</b>	<b>Full Amount of AD&amp;D Insurance</b>
Class 15 – All Eligible Active Hourly Paid Community Education Employees	The lesser of: Two times your Basic Yearly Earnings or \$500,000	The lesser of: Two times your Basic Yearly Earnings or \$500,000

**Basic Yearly Earnings** – the yearly salary or wage, including your contributions to deferred compensation plans, that you receive for work done for the Policyholder. It does not include bonuses, commissions, overtime pay, shift differential, other extra compensation, or Policyholder contributions to deferred compensation plans. **Note:** For Hourly Custodial, Bus Drivers, Food Service and Health Service employees, basic yearly earnings includes shift differential and stipends.

To determine benefits, your amount of insurance is rounded to the next higher \$1,000 multiple unless the amount equals a multiple of \$1,000.

### **Accelerated Death Benefit**

This benefit is equal to 50% of your amount of Life Insurance in force, or \$100,000, whichever is less. This benefit is available to employees only. Employees must have at least \$10,000 in Life Insurance coverage in force to qualify for this benefit.

The maximum portion of the premium you will pay for your Dependent Life Insurance is 0%.

### **Dependent Life Insurance**

<b>Class</b>	<b>Amount of Insurance</b>
Spouse	\$2,000
Child (each)	\$2,000

### **Proof of Good Health**

Proof of good health is required for amounts in excess of the limits described below. For proof of good health, a completed Evidence of Insurability form must be submitted to ReliaStar Life for approval.

### **Employee Life Insurance**

#### **Limit without Proof**

- Coverage on the Group Policy Effective Date continued from the Policyholder's prior plan... Current amount, up to \$800,000
- Initial Eligibility after the Group Policy Effective Date... \$800,000
- Increases due to salary, job or class changes, that combined with existing coverage do not exceed \$800,000... Amount of the increase
- All applications for an increase to existing coverage... None. Proof of good health is required.

### **Dependent Life Insurance**

#### **Limit without Proof**

- Coverage on the Group Policy Effective Date continued from the Policyholder's prior plan... Current amount, up to \$1,000 on your spouse and up to \$1,000 on your child(ren).
- Initial eligibility for dependent coverage after the Group Policy Effective Date... \$2,000 on your spouse and \$2,000 on your child(ren).

# EMPLOYEE'S INSURANCE

## Eligibility

You are eligible on the later of the following dates:

- The Group Policy's Effective Date, July 1, 2007.
- For Classes 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, and 15, the first day of the month following the date you begin continuous service.
- For Class 12, the date on which employees having the same job description are eligible, as outlined above.

You must meet the following conditions to become insured:

- Be eligible for the insurance.
- Be actively at work.
- Give to ReliaStar Life proof of good health, which it approves, as required on the Schedule of Benefits.

## Effective Date of Employee's Insurance

Your insurance starts on the latest of the following dates:

- The date you become eligible.
- The date you return to active work if you are not actively at work on the date insurance would otherwise start. **Exception:** Your insurance starts on a nonworking day if you were actively at work on your last scheduled working day before the nonworking day.
- The date ReliaStar Life approves your proof of good health, if proof is required.

## Continuity of Coverage

If you are not actively at work on the date insurance would otherwise start, ReliaStar Life waives the actively at work requirement if both of the following are true:

- You are eligible for insurance except for meeting the actively at work requirement on the Group Policy's Effective Date.
- You were covered under the Policyholder's prior group life insurance plan on the day before the Group Policy's Effective Date.

Before you return to active work, the benefit amounts and limits will be the lesser of the following:

- The benefit amounts and the limits of the prior group's policy.
- The benefit amounts and the limits under the Group Policy.

Your insurance stops according to the Termination of Insurance provision in the Employee's Insurance section of your certificate.

If you return to active work, ReliaStar Life pays benefits according to the Schedule of Benefits and other provisions of your certificate.

## Effective Date of Change in Amount of Insurance

If there is an increase in the amount of your insurance, the increase will take effect on:

- The first day of the month on or after the date of the increase, if you are actively at work on the date of the increase.
- The date you return to active work if you are not actively at work on the first day of the month on or after the date of the increase.
- The first day of the month on or after the date of the increase, if the first day of the month is a nonworking day and you were actively at work on your last scheduled working day before the nonworking day.

If proof of good health is required, the increase will take effect on the later of the dates indicated above or the date ReliaStar Life approves your proof of good health.

The amount of your insurance decreases on the date of change in your class or earnings. If you elect to decrease your insurance, the decrease will take effect on the first day of the month on or after the date of the elected decrease.

# EMPLOYEE'S INSURANCE

## Termination of Insurance

Your insurance stops on the earliest of the following dates:

- The last day of the month during which you were last actively at work for the Policyholder.
- The last day of the month during which you are no longer eligible for insurance under the Group Policy.
- If you are not totally disabled, the date the Group Policy terminates.
- If you are totally disabled, the date ReliaStar Life stops waiving premiums under the Waiver of Life Insurance Premium Disability Benefit.
- The last day of the month during which you retire, unless you are eligible for retiree life insurance.
- For retiree insurance, the last day of the month during which you attain age 65.
- For Accelerated Death Benefit, the date your Life Insurance stops. The Accelerated Death Benefit stops at the beginning of the period in which you are eligible to convert your Life Insurance.
- For AD&D Insurance, the date your Life Insurance stops or the date Life Insurance premiums are waived under the Waiver of Life Insurance Premium Disability Benefit. AD&D Insurance stops at the beginning of the period in which you are eligible to convert your Life Insurance.

ReliaStar Life stops providing a specific benefit to you on the date that benefit is no longer provided under the Group Policy.

## Family and Medical Leave Act of 1993

Certain employers are subject to the FMLA. If you have a leave from active work certified by your employer, then for purposes of eligibility and termination of coverage you will be considered to be actively at work. Your coverage will remain in force so long as you continue to meet the requirements as set forth in the FMLA.

## Continuation of Insurance

If you are no longer eligible for insurance because:

- you stop active work, or
- you begin to work fewer hours than required under the definition of employee in the Group Policy, your insurance may be continued. Premiums must be paid. Your insurance stops at the end of the period for which your premiums were paid, if the next premium contribution is not paid on time. The length of time your insurance continues depends on the reason you stopped active work or began working too few hours. Your continuation of insurance is subject to all other terms of the Group Policy.

## Employment Terminates, Retirement or Hours are Reduced

If you stop active work because your employment terminates, you retire, or your hours are reduced, you may continue your insurance up to the earliest of the following:

- The date you become covered under any other group life policy.
- The end of the 18 month period following the date you stop active work or begin to work fewer hours than required under the definition of employee.
- The date the Group Policy terminates.

If you continue your insurance due to working fewer hours than required under the definition of employee and then you stop active work, no additional time period for continuation of insurance other than the original 18 months is available to you due to your stopping active work.

Your employer will inform you of:

- your right to elect to continue coverage;
- the amount you must pay to continue coverage;
- the manner in which payment must be made to the employer; and
- the time by which payments must be made to the employer to retain coverage.

You have 60 days in which to elect continuation coverage. This election period begins on the **later** of:

- The date coverage would terminate, or
- The date notice of the right to continue coverage is received.

If you do not make the election during the 60 days, you will have forfeited the right to continue. Details are available from your employer.

You must pay the cost of the continued coverage to your employer on a monthly basis. The cost will not exceed 102% of the cost to the plan for coverage of active employees, regardless of whether coverage is paid by the employer or employee.

## EMPLOYEE'S INSURANCE

### **Non-Medical Leave of Absence**

If you stop active work because of a non-medical leave of absence and your employment is not terminated, the Policyholder may continue your life insurance to the end of the policy month following the 60-day period after the date you stop active work.

### **Sickness or Accidental Injury**

If you stop active work because of sickness or accidental injury, the Policyholder may continue your insurance until the earliest of the following dates –

- The end of the period for which your premiums were paid, if the next premium contribution is not paid on time.
- The date the Group Policy stops.
- The date you attain age 65.
- The date your Life Insurance has been continued for 12 months.

### **Reinstatement**

ReliaStar Life will reinstate your insurance if you stop work and then return to work within 12 months. You will be eligible for insurance on the date you return to active work with the Policyholder.



# DEPENDENT'S INSURANCE

## Eligibility

You are eligible for Dependent's Insurance on the later of the following dates:

- The date you are eligible for Employee's Life Insurance.
- The date you first acquire a dependent as defined.

You must meet all of the following conditions to become insured for Dependent's Insurance:

- Be insured for Employee's Life Insurance.
- Give ReliaStar Life proof of good health for your dependent, which it approves, as required on the Schedule of Benefits.

If you and your spouse are insured as employees under the Group Policy, either you or your spouse, but not both, can apply for Dependent's Insurance. If the spouse carrying the Dependent's Insurance stops being insured as an employee, the other spouse may become insured for Dependent's Insurance by applying within 31 days.

## Effective Date of Dependent's Insurance

Your dependent's insurance starts on the latest of the following dates:

- The date you become eligible for Dependent's Insurance.
- The date your dependent is no longer confined at home or in any facility for care and treatment of sickness or accidental injury, for any dependent, other than a newborn, who is confined at home or in such facility on the date your dependent's insurance starts.
- The date ReliaStar Life approves your dependent's proof of good health, if ReliaStar Life requires proof.

If you acquire a new dependent and additional premium is required, you must apply within 31 days of acquiring the new dependent. If you acquire a new dependent while insured for Dependent's Insurance, and no additional premium is required, you should complete an enrollment form.

A newborn child will be covered from the date of eligibility. A foster or adopted child will be covered from the date of placement in the home.

## Continuity of Dependent's Insurance Coverage

ReliaStar Life will waive the requirement that a dependent must not be confined at home or in any facility for care and treatment of sickness or accidental injury in order to become insured, if both of the following are true:

- Your dependent is eligible for insurance on the Group Policy's Effective Date, except for being so confined.
- Your dependent was insured under the Policyholder's prior group life insurance plan on the day before the Group Policy's Effective Date.

Before your dependent is no longer so confined, the benefit amounts and limits will be the lesser of the following:

- The benefit amounts and limits of the prior group plan reduced by any benefits payable by the prior carrier.
- The benefit amounts and limits under the Group Policy.

Your dependent's insurance stops according to the Termination of Insurance provision in the Dependent's Insurance section of your certificate.

When your dependent is no longer so confined, ReliaStar Life pays benefits according to the Schedule of Benefits and other provisions of your certificate.

## Effective Date of Change in Amount of Insurance

If there is an increase in the amount of your dependent's insurance, the increase will take effect on the later of the following dates:

- The first day of the month on or after the date you are eligible to increase Dependent's Insurance.
- The date your dependent is no longer confined at home or in any facility for care and treatment of sickness or accidental injury, if your dependent is so confined on the first day of the month on or after the date of the increase.

A decrease in the amount of your dependent's insurance will take effect on the date of the decrease.

# DEPENDENT'S INSURANCE

## Termination of Insurance

Your dependent's insurance stops on the earliest of the following dates:

- The date the Dependent's Insurance part of the Group Policy stops.
- The date the Group Policy terminates.
- The date your insurance stops.
- The date your dependent's insurance is converted under the Conversion Right.
- The last day of the month during which your insured dependent is no longer a dependent or a student dependent as defined.
- The date your Life Insurance premiums are waived under the Waiver of Life Insurance Premium Disability Benefit provision of the Group Policy.

ReliaStar Life stops providing a specific benefit under your dependent's insurance on the date that benefit is no longer provided under the Group Policy.

## Family and Medical Leave Act of 1993

If your coverage remains in force due to a certified leave under the FMLA, then your dependents' coverage will also remain in force so long as you continue to meet the requirements as set forth in the FMLA.

## Continuation of Insurance

Your insured dependent's insurance may be continued. Premiums must be paid. If you or your insured dependent do not make a required premium contribution when due, the policyholder will mail a cancellation notice to your insured dependent. If 15 days after the date notice is mailed, the required premium contribution is still unpaid, your dependent's insurance will stop. Your insured dependent's continuation of insurance is subject to all other terms of the Group Policy.

## You Stop Active Work

If you stop active work and your insurance is being continued, your dependent's insurance will also be continued as shown in the Employee's Insurance part of this certificate.

For Life Insurance, your insured dependent does not have a right to elect continuation separate from yours. Your dependent's insurance will be continued if you elect continuation as shown in the Employee's Insurance part of this certificate.

## Handicapped Dependent Child

If your insured dependent child is physically handicapped or mentally retarded and reaches the maximum age for Dependent's Insurance, you may continue this child's insurance as long as all required premiums are paid. You must give ReliaStar Life proof that:

- The child is handicapped and not self-supporting.
- The child became handicapped before reaching the maximum age for Dependent's Insurance.
- The child is dependent on you for support.

Proof must be given within 31 days after the date the child reaches the maximum age for insurance. Before granting a continuation of this child's insurance, ReliaStar Life may require that a doctor examine the child. ReliaStar Life will specify the doctor and pay the fee for all exams ReliaStar Life requires. During the 2 years after the child reaches the maximum age, ReliaStar Life may ask for regular proof of the child's continued handicap. After the 2 year period, ReliaStar Life will not ask for proof, including doctor's exams, more often than once a year.

This handicapped child's continuation stops on the **earliest** of the following dates:

- The date the child becomes covered under any other group plan.
- The date the child is no longer handicapped.
- The date you do not give ReliaStar Life proof of the child's handicap when requested.
- The end of the period for which you paid premiums for this continuation, if you do not make the next required premium contribution when due.
- The date your Dependent's Insurance would otherwise stop under the Group Policy.

The Conversion Right will be available to your insured dependent child when all continuation is exhausted.

## DEPENDENT'S INSURANCE

### **Termination of Continuation of Insurance**

If your dependent's insurance is being continued because you stopped active work or began working fewer hours than required under the definition of employee, ReliaStar Life will continue your dependent's insurance for the same period that your insurance is continued under the Employee's Insurance part of this certificate.

# LIFE INSURANCE

## **Employee's Life Insurance**

ReliaStar Life pays a death benefit to your beneficiary if written proof is received that you have died while this insurance is in force. The death benefit is the amount of Life Insurance for your class shown on the Schedule of Benefits in effect on the date of your death.

ReliaStar Life pays the death benefit for all causes of death.

## **Beneficiary**

The beneficiary is named to receive the proceeds to be paid at your death. You may name more than one beneficiary. The Policyholder cannot be the beneficiary.

You may name, add or change beneficiaries by written request as described below. You may also choose to name a beneficiary that you cannot change without his or her consent. This is an irrevocable beneficiary.

You may name, add or change beneficiaries by written request if all of the following conditions are met:

- Your coverage is in force.
- ReliaStar Life has written consent of all irrevocable beneficiaries.
- You have not assigned the ownership of your insurance. The rights of an assignee are described in the Assignment section.

All requests are subject to the approval of ReliaStar Life. A change will take effect as of the date it is signed but will not affect any payment ReliaStar Life makes or action it takes before receiving your notice.

## **Payment of Proceeds**

ReliaStar Life pays proceeds to the beneficiary. If there is more than one beneficiary, each receives an equal share, unless you have requested otherwise, in writing. To receive proceeds, a beneficiary must be living on the earlier of the following dates:

- The date ReliaStar Life receives proof of your death.
- The tenth day after your death.

If there is no eligible beneficiary or if you did not name one, ReliaStar Life pays the proceeds in the following order:

1. Your spouse.
2. Your natural and adopted children.
3. Your parents.
4. Your estate.

The person must be living on the tenth day after your death.

## **Settlement Options**

Settlement options are alternative ways of paying the proceeds under the Group Policy. Proceeds is the amount of each benefit ReliaStar Life pays when you die or when you receive a lump sum amount under the Accelerated Death Benefit. To find out more about settlement options, please contact the Policyholder.

## **Waiver of Life Insurance Premium Disability Benefit**

ReliaStar Life waives your Life Insurance premium that becomes due while you are totally disabled. The premium will be waived if you satisfy certain conditions. When ReliaStar Life waives a premium, the amount of Life Insurance equals the amount that would have been provided if you had not become totally disabled. That amount will reduce or stop according to the Schedule of Benefits in effect on the date total disability begins.

When ReliaStar Life waives a premium it includes Life Insurance, Accelerated Death Benefit, and Waiver of Premium. It does not include AD&D Insurance, Dependent's Insurance, or any other benefits as elected under this certificate which were effective at the time of disability.

# LIFE INSURANCE

## Conditions, Notice and Proof of Total Disability

ReliaStar Life requires written notice of claim and proof of total disability to waive your premium. All of the following conditions must also be met:

- Total disability must begin before your 60th birthday.
- You are insured for the Waiver of Life Insurance Premium Disability Benefit on the date you become totally disabled.
- You must be continuously totally disabled for at least 9 months.
- You continue to be totally disabled.
- Your insurance is in force when you suffer the sickness or accidental injury causing the total disability.
- All premiums are paid up to the date the Waiver of Premium is approved by ReliaStar Life.

ReliaStar Life needs written notice of claim before it waives any premium. This notice must be received –

- while you are living,
- while you are totally disabled, and
- within one year from the date total disability begins. If you cannot give ReliaStar Life notice within one year, your claim is still valid if you show you gave ReliaStar Life notice as soon as reasonably possible.

ReliaStar Life needs proof of your total disability before any premiums can be waived. ReliaStar Life may require you to have a physical exam by a doctor it chooses. ReliaStar Life pays for that exam. ReliaStar Life can only require one exam a year after premiums have been waived for 2 full years.

When ReliaStar Life approves your proof of total disability, premiums are waived as of the date you became totally disabled. ReliaStar Life refunds, to the Policyholder, any premium paid for a period during which you were totally disabled. It is the Policyholder's responsibility to refund to you any part of the premium you paid.

## Termination of Waiver of Premium

ReliaStar Life stops waiving premiums on the earliest of the following dates:

- The date you are no longer totally disabled.
- The date you do not give ReliaStar Life proof of total disability when asked.
- The date you attain age 65.

If ReliaStar Life stops waiving your premiums, your Life Insurance will stay in force only if all of the following conditions are met:

- The Life Insurance under the Group Policy is still in force.
- You are eligible for Employee's Insurance under the Group Policy.
- Your premium payments are resumed.

The amount of Life Insurance that stays in force will be the amount shown on the Schedule of Benefits in effect on the date your premium payments are resumed.

If you buy an individual policy under the Conversion Right of the Group Policy during the first year of your total disability, your Life Insurance may be restored. ReliaStar Life will cancel the individual policy as of its issue date if within 12 months of the date you become totally disabled you –

- file a claim under this provision and ReliaStar Life approves it, and
- surrender the individual policy without claim, except for refund of premium.

When ReliaStar Life cancels your individual policy, ReliaStar Life –

- refunds all premiums paid for the individual policy.
- restores your Life Insurance under the Group Policy.
- retains the beneficiary named under the individual policy as beneficiary under the Group Policy, unless you ask ReliaStar Life to change the beneficiary in writing.

## Accelerated Death Benefit

This is a life insurance benefit which pays Accelerated Death Benefits at your option under conditions specified in the Accelerated Death Benefit provisions below. This Accelerated Death Benefit is not a long-term care policy meeting the requirements of Sections 62A.46 to 62A.56 or Chapter 62S.

ReliaStar Life pays this benefit if it has been determined that you have a terminal condition. Accelerated Death Benefit proceeds is the amount ReliaStar Life pays to you or your legal representative while

## LIFE INSURANCE

you are living when it has been determined that you have a terminal condition. The Accelerated Death Benefit proceeds are paid in one lump sum and are paid only once. This lump sum payout is the only Settlement Option available to you prior to your death.

The Accelerated Death Benefit is the amount of the Accelerated Death Benefit shown on the Schedule of Benefits in effect on the date you apply for Accelerated Death Benefit proceeds. You will not be able to increase your contributory Life Insurance benefit after the time you apply for the Accelerated Death Benefit, unless you are determined to be ineligible to receive Accelerated Death Benefit proceeds.

To receive the Accelerated Death Benefit, **all** of the following conditions must be met. You must:

- request this benefit in writing while you are living. If you are unable to request this benefit yourself, your legal representative may request it for you.
- be insured as an employee for Life Insurance benefits.
- have Life Insurance benefits of at least \$10,000 as shown on the Schedule of Benefits.
- provide to ReliaStar Life a doctor's statement which gives the diagnosis of your medical condition; and states that because of the nature and severity of such condition, your life expectancy is no more than 6 months. ReliaStar Life may require that you be examined by a doctor of its choosing. If ReliaStar Life requires this, ReliaStar Life pays for the exam.
- provide to ReliaStar Life written consent from any irrevocable beneficiary, assignee, and, in community property states, from your spouse.

### **Benefit Payment**

ReliaStar Life pays the Accelerated Death Benefit proceeds to you unless both of the following are true:

- It is shown, to the satisfaction of ReliaStar Life, that you are physically and mentally incapable of receiving and cashing the lump sum payment.
- A representative appointed by the courts to act on your behalf does not make a claim for the payment.

If ReliaStar Life does not pay you because the two above conditions apply, payments instead will be made to one of the following:

- A person who takes care of you.
- An institution that takes care of you.
- Any other person ReliaStar Life considers entitled to receive the payments as your trustee.

### **Accelerated Death Benefit Exclusions**

ReliaStar Life does not pay benefits for a terminal condition if either of the following apply:

- the required Accelerated Death Benefit premium or Life Insurance premium is due and unpaid.
- the terminal condition is directly or indirectly caused by attempted suicide or intentionally self-inflicted injury, whether sane or insane.

### **Effects on Coverage**

When ReliaStar Life pays out this benefit, your coverage is affected in the following ways:

- Your total available Life Insurance benefit equals your amount of Life Insurance shown on the Schedule of Benefits at the time you apply for the Accelerated Death Benefit.
- Your Life Insurance benefit is reduced by the Accelerated Death Benefit proceeds paid out under this provision.
- Your Life Insurance benefit amount which you may convert is reduced by the Accelerated Death Benefit proceeds paid out under this provision.
- You will not be able to increase your Life Insurance benefit after ReliaStar Life approves you to receive the Accelerated Death Benefit.
- Your premium is based upon the Life Insurance benefit amount in force prior to any proceeds paid under this Accelerated Death Benefit provision. Such premium must be paid, unless waived, to keep the Life Insurance coverage in force.
- Your remaining Life Insurance benefit is subject to future age reductions, if any, as shown on the Schedule of Benefits.
- You will not be able to reinstate your coverage to its full amount in the event of a recovery from a terminal condition.
- Your dependents' Life Insurance coverage will be unaffected by Accelerated Death Benefit proceeds paid to you, provided all required premiums are paid.
- Your receipt of Accelerated Death Benefit proceeds does not affect your Accidental Death and Dismemberment Insurance. Thus, if you should die in an accident after receiving Accelerated Death Benefit Proceeds, your Accidental Death and Dismemberment Insurance will be based on your Life

## LIFE INSURANCE

Insurance in force prior to the Accelerated Death Benefit payout, provided your premium is not being waived.

### Accidental Death & Dismemberment (AD&D) Insurance

ReliaStar Life pays this benefit if you suffer a covered loss due to a covered accident. All of the following conditions must be met:

- You are covered for AD&D Insurance on the date of the accident.
- Loss occurs within 180 days of the date of the accident.
- The cause of the loss is not excluded.

ReliaStar Life pays the benefit shown below if you suffer any of the losses listed. The Full Amount is shown on the Schedule of Benefits. ReliaStar Life pays only one Full Amount while the Group Policy is in effect. If you have a loss for which ReliaStar Life paid 1/2 of the Full Amount, ReliaStar Life pays no more than 1/2 of the Full Amount for the next loss.

For:	The benefit is:
Loss of life .....	Full Amount
Loss of both hands, both feet or sight of both eyes .....	Full Amount
Loss of one hand and one foot .....	Full Amount
Loss of speech and hearing in both ears .....	Full Amount
Loss of one hand or one foot and sight of one eye .....	Full Amount
Loss of one hand or one foot or sight of one eye .....	1/2 Full Amount
Loss of speech .....	1/4 Full Amount
Loss of hearing in both ears .....	1/4 Full Amount
Loss of thumb and index finger of same hand .....	1/4 Full Amount

Loss of hands or feet means loss by being permanently, physically severed at or above the wrist or ankle. Loss of sight means total and permanent loss of sight. Loss of speech and hearing means total and permanent loss of speech and hearing. Loss of thumb and index finger means loss by being permanently, physically, entirely severed.

ReliaStar Life does not pay a benefit for loss of use of the hand or foot or thumb and index finger.

Death benefits are paid to your beneficiary. All other benefits are paid to you.

### Exposure and Disappearance Benefit

ReliaStar Life pays an **Exposure** benefit if:

- the loss is from injury caused by exposure to the elements, and
- is the result of a covered accident.

ReliaStar Life pays a **Disappearance** benefit if:

- you are in a conveyance, including but not limited to an automobile, airplane, ship or train, that disappears, sinks or wrecks; and
- you disappear and your body is not found, and the disappearance is the result of a covered accident; and
- a reasonable period of time, but no more than one year, has lapsed since the accident, and
- ReliaStar Life has reviewed all evidence and there is no reason to believe that you are living.

The amount payable for the Exposure benefit is contained in the table above. The amount payable for the Disappearance benefit is the AD&D benefit for loss of life. If benefits are paid for Exposure or Disappearance, no other AD&D benefits will be payable under the Group Policy.

Exposure benefits are paid to you if living, otherwise to your beneficiary. Disappearance benefits are paid to your beneficiary.

If ReliaStar Life pays the Disappearance benefit and it is later found you are alive, the amount of benefits paid must be refunded to ReliaStar Life.

# LIFE INSURANCE

## Safe Driver Benefit

ReliaStar Life pays a **Safe Driver** benefit in addition to the AD&D benefit and subject to the exclusions listed below if you were:

- killed due to an automobile accident, and
- wearing a properly fastened safety belt at the time of the accident.

### For loss of:

### The benefit is:

Life ..... An additional 10% of Full Amount  
of AD&D Insurance  
up to a maximum of \$50,000

**Automobile** means any self-propelled private passenger vehicle which has four or more tires and which is not being used for commercial purposes. **Safety belt** means a passenger restraint system properly installed in the vehicle in which you were riding.

ReliaStar Life will not pay the Safe Driver benefit if the loss of life was caused directly or indirectly by any use of intoxicating liquors, marijuana, narcotic drugs, depressants or similar substances, whether or not prescribed by a doctor, by you or by the driver of the automobile in which you were riding.

Safe Driver benefits are paid to your beneficiary.

## Education Benefit

ReliaStar Life pays an **Education** benefit in addition to the AD&D benefit and subject to the conditions below if you die due to an accident. This benefit will be paid at the end of each annual period following your death to your dependent who is enrolled as a full-time student in an accredited post-secondary institution of higher learning beyond grade 12 within 365 days following the date of your death. Benefit payments will stop if either of the following is true during the preceding annual period –

- the student's full-time school attendance is less than 6 months; or
- the student would no longer be considered your eligible dependent under the definition of dependent in the policy.

### For:

### The benefit is:

Education ..... An additional 5% of Full Amount  
of AD&D Insurance  
per year for up to 4 years  
to a maximum of \$5,000 per year

Education benefits are paid to each eligible dependent student, or to the dependent's legal guardian.

## Accidental Death and Dismemberment Exclusions

ReliaStar Life does not pay benefits for loss directly or indirectly caused by any of the following:

- Suicide or intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning. **Exception:** Infection from a cut or wound caused by an accident.
- Riding in or descending from an aircraft as a pilot or crew member.
- Any armed conflict, whether declared as war or not, involving any country or government.
- Injury suffered while in the military service for any country or government.
- Injury which occurs when you commit or attempt to commit a felony.
- Voluntary use of any drug, medication, or sedative unless –
  - prescribed by a doctor and
  - taken as directed by a doctor or the manufacturer.
- Driving or operating a motor vehicle while intoxicated. Intoxicated means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.



# LIFE INSURANCE

## **Dependent's Life Insurance**

ReliaStar Life pays a death benefit in the amount of the Dependent's Life Insurance shown on the Schedule of Benefits. ReliaStar Life pays according to the Schedule of Benefits in effect on the date your insured dependent dies.

ReliaStar Life pays the death benefit for all causes of death.

ReliaStar Life requires that proof of your insured dependent's death be mailed to ReliaStar Life at its Home Office.

ReliaStar Life pays benefits for your insured dependent's death to you, if you are living on the earlier of the following:

- The date ReliaStar Life receives proof of your insured dependent's death at its Home Office.
- The tenth day after your insured dependent's death.

If you are not living on either of these dates, ReliaStar Life pays the proceeds to the following in the order listed:

1. Your spouse, if living.
2. Your estate.

# CONVERSION RIGHTS

## Life Insurance

You or your insured dependent may convert this insurance to an individual life insurance policy if any part of your or your insured dependent's Life Insurance under the Group Policy stops. Proof of good health is not required.

## Conditions for Conversion

You or your insured dependent may convert this Life Insurance if it stops for any of the following reasons:

- You are no longer actively at work.
- You are no longer eligible for Employee's Insurance under the Group Policy.
- You have exhausted all rights to continuation of insurance
- The Group Policy is cancelled.
- For your Life Insurance –
  - the amount of Life Insurance is reduced.
  - the premium is no longer being waived under the Waiver of Life Insurance Premium Disability Benefit, and your group Life Insurance stops.
- For your dependent's Life Insurance –
  - your dependent's Life Insurance stops.
  - your dependent is no longer a dependent as defined.
  - your dependent's Life Insurance shown on the Schedule of Benefits is reduced.
  - your Life Insurance premiums are waived because of total disability.
  - if you become divorced, your insured spouse may convert.
  - you die.

You or your insured dependent may convert this insurance by applying and paying the first premium in the time frame outlined below:

- for an individual non-term policy, within 31 days after any part of your or your insured dependent's insurance stops.
- for an individual term policy, within 31 days after the end of the continuation period under **Employment Terminates, Retirement or Hours are Reduced**.

ReliaStar Life or the Policyholder must be notified. ReliaStar Life will supply you or your insured dependent with a conversion form to complete and return.

If your insured dependent is too young to contract for life insurance, the following people may apply in this order:

1. You, while living.
2. Your spouse, while living.
3. The court-appointed guardian of your insured dependent.

## Type and Amount of Converted Policy

The type of converted policy available to you depends upon the reason why conversion is available.

If you or your insured dependent continue life insurance under the **Employment Terminates, Retirement or Hours are Reduced** provision, at the end of the continuation period, you or your insured dependent may purchase an individual term life policy offered by ReliaStar Life for any amount up to the amount of your or your insured dependent's Life Insurance which stopped.

If your or your insured dependent's Life Insurance stops for any reason other than for termination of employment or a reduction in hours (which includes retirement), you or your insured dependent may purchase any individual nonparticipating life policy offered by ReliaStar Life, except term insurance. The new policy must provide for a level amount of insurance and have premiums at least equal to those of ReliaStar Life's whole life plan with the lowest premium.

The amount of your or your insured dependent's individual policy may be any amount up to the amount of your or your insured dependent's Life Insurance that stopped.

If your previous coverage included additional benefits such as disability, Accidental Death and Dismemberment Insurance or the Accelerated Death Benefit, the new insurance will not include these benefits.

## CONVERSION RIGHTS

### **Effective Date**

The new policy takes effect 31 days after the part of your or your insured dependent's Life Insurance being converted stops.

If you have the right to continue under the **Termination of Employment, Retirement or Reduction in Hours** provision and you or your insured dependent die within the 60 day continuation election period and prior to your election or rejection of continuation, ReliaStar Life will pay a death benefit to your or your insured dependent's beneficiary in the amount you or your insured dependent were entitled to continue. Any unpaid premium that is due will be subtracted from any death benefit paid during the 60 day period.

In all other cases, if you or your insured dependent dies within the 31-day period allowed for making application to convert, ReliaStar Life will pay a death benefit to your or your insured dependent's beneficiary in the amount you or your insured dependent were entitled to convert. ReliaStar Life will pay the amount whether or not application was made. ReliaStar Life will return any premium paid for the individual policy to your or your insured dependent's beneficiary named under the Group Policy.

### **Premiums**

Premiums for the converted non-term policy are based on your or your insured dependent's age on the date of conversion.

Premiums for the converted term life policy are based upon your or your insured dependent's age and the amount of coverage on the date of conversion.

## CLAIM PROCEDURES

### **Submitting a Claim**

You, your insured dependent or someone on your behalf must send ReliaStar Life written notice of the loss on which your claim will be based. The notice must –

- include information to identify you or your insured dependent, like your name, address and Group Policy number.
- be sent to ReliaStar Life or to the authorized administrator.
- be sent within 91 days after the loss for which claim is based has occurred or as soon as reasonably possible.

### **Claim Forms**

ReliaStar Life or its authorized administrator will send proof of loss claim forms within 15 days after ReliaStar Life receives notice of claim.

Completed proof of loss claim forms or other written proof of loss detailing how the loss occurred must be sent to ReliaStar Life within 91 days after the loss or as soon as reasonably possible.

## GENERAL PROVISIONS

### **Life Insurance Assignment**

You can change the owner of your Life Insurance under the Group Policy by sending ReliaStar Life written notice. This change is an absolute assignment. You cannot make an absolute assignment to the Policyholder. You transfer all your rights and duties as owner to the new owner. The new owner can then make any change the Group Policy allows. A request for an absolute assignment –

- does not change the insurance or the beneficiary.
- applies only if ReliaStar Life receives your notice.
- takes effect from the date signed.
- does not affect any payment ReliaStar Life makes or action ReliaStar Life takes before receiving your notice.

A collateral assignment is not allowed.

ReliaStar Life assumes no responsibility for the validity of any assignment. You are responsible to see that the assignment is legal in your state and that it accomplishes the goals that you intend.

### **Legal Action**

Legal action may not be taken to receive benefits until 60 days after the date proof of loss is submitted according to the requirements of the Group Policy. Legal action must be taken within 3 years after the date proof of loss must be submitted.

If the Policyholder's state requires longer time limits, ReliaStar Life will comply with the state's time limits.

### **Exam and Autopsy**

For AD&D Insurance, when reasonably necessary, ReliaStar Life may have you examined while a claim is pending under the Group Policy. ReliaStar Life pays for the initial exam. ReliaStar Life may have an autopsy made if you die, if not forbidden by state law.

### **Incontestability**

Your and your dependent's insurance has a contestable period starting with the effective date of your insurance and continuing for 2 years while you are living. During that 2 years, ReliaStar Life can contest the validity of your and your dependent's insurance because of inaccurate or false information received relating to your and your insured dependent's insurability. Only statements that are in writing and signed by you or your insured dependent can be used to contest the insurance.

## DEFINITIONS

**Accident** – an unexpected, external, violent and sudden event.

**Active Work, Actively at Work** – the employee is physically present at his or her customary place of employment with the intent and ability of working the scheduled hours and doing the normal duties of his or her job on that day.

**Child** –

- your natural or adopted child.
- a child for whom you have assumed and retain a legal obligation for total or partial support in anticipation of adoption.
- a child who is your stepchild, your foster child, or a child for whom you are a legal guardian.

**Dependent** –

- your lawful spouse.
- your child less than 26 years of age.

The term “dependent” does not include –

- a spouse or child living outside the United States.
- a spouse or child eligible for Employee's Insurance under the Group Policy.
- a spouse or child on active military duty.
- a parent of you or your spouse.
- a spouse or child who does not give proof of good health when requested, or whose proof is not approved.

**Employee** – an active employee residing in the United States who is employed by the Policyholder and is regularly scheduled to work as follows:

- Employees classified as Non-Teachers who normally work on at least a 20-hour-per-week basis.
- Employees classified as Teachers who normally work a 17.5-hour-per-week basis (0.5 Full-time Equivalency) or more.

Such employees of companies and affiliates controlled by the Policyholder are included. Temporary and seasonal employees are excluded.

Principals and Administration Employees who retire at the age of 55 years or older and who meet the service requirements prescribed by MN TRA/PERA and the “90 Rule” are eligible for retiree insurance.

**Group Policy** – the written group insurance contract between ReliaStar Life and the Policyholder.

**Nonworking Day** – a day on which the employee is not regularly scheduled to work, including time off for the following:

- Vacations.
- Personal holidays.
- Weekends and holidays.
- Approved nonmedical leave of absence.
- Paid Time Off for nonmedical-related absences.

Nonworking day does not include time off for any of the following:

- Medical leave of absence. Time off for a medical leave of absence will be considered a scheduled working day.
- Temporary layoff.
- The Policyholder suspending its operations, in part or total.
- Strike.

**Policyholder** – Bloomington Independent School District #271.

**ReliaStar Life** – ReliaStar Life Insurance Company, at its Home Office in Minneapolis, Minnesota.

**Terminal Condition** – an injury or sickness which is expected to result in your death within 6 months and from which there is no reasonable chance of recovery. ReliaStar Life, or a qualified party chosen by ReliaStar Life, will make this determination.

**Total Disability, Totally Disabled** – your inability, due to sickness or accidental injury, to work at or perform the material and substantial duties of any job suited to your education, training or experience.

**Written, In Writing** – signed, dated and received at ReliaStar Life's Home Office in a form ReliaStar Life accepts.

## DEFINITIONS

**You, Your** – an employee insured for Employee's Insurance under the Group Policy.

