

BENEFIT PROVISIONS
(Applicable Only to Voluntary AD&D)

CHILD CARE CENTER BENEFIT

We will pay this benefit if You:

1. have elected Dependent Voluntary AD&D coverage; and
2. die as the result of a covered Accident; and
3. are survived by a Dependent Child who:
 - a. on the date of the covered Accident was enrolled in a legally licensed Child Care Center; or
 - b. is enrolled in a legally licensed Child Care Center within 365 continuous days from the date of the covered Accident; and
 - c. is under 13 years of age.

The Child Care Center Benefit is payable for each child who qualifies:

1. in an amount up to 3% of Your Principal Sum, but not more than \$5,000 per year; and
2. only while the Dependent Child continues to be enrolled in a legally licensed Child Care Center.

We will pay this benefit once a year, at the end of a 12-month period in which there are documented Child Care Center expenses, for not more than five (5) consecutive years, or until the Dependent Child's 13th birthday, whichever happens first.

This benefit will be payable to the surviving spouse, if the spouse has custody of the Child. If there is no surviving spouse, or the child does not live with the spouse, then the benefit will be paid to the Child's legally appointed guardian.

If at the time of the Accident, coverage for a Dependent Child is in force, but there is no Dependent Child who qualifies, we will pay an additional benefit of \$1,500 to Your designated beneficiary.

Child Care Center means a facility which is run according to law, including laws and regulations applicable to child care facilities, and which provides care and supervision for children in a group setting on a regular, daily basis.

A Child Care Center does not include: a hospital, the child's home or care provided during normal school hours while a child is attending grades one through twelve.

COMMON DISASTER BENEFIT

If You elected Voluntary Spouse AD&D coverage and, as the result of a Common Accident, You and spouse die within 365 days of the covered Accident, Your spouse's Loss of Life benefits will be increased to 100% of Your Principal Sum, provided:

1. You and Your spouse are survived by one or more Dependent Children; and
2. the combined benefits of You and Your spouse shall not be more than \$1,000,000.

Common Accident means the same Accident or separate Accidents that occur within the same 24-hour period.

EDUCATION BENEFIT

We will pay an additional benefit, the Education Benefit, to Your Dependent Student if the Principal Sum under the AD&D Benefit is payable for Loss of Your life.

Definitions which apply to the Education Benefit:

Student means a Dependent Child who, on the date of Your death, is:

1. A full-time post-high school student in a school of higher education; or
2. A student in the 12th grade but who becomes a full-time post-high school student in a school of higher education within 365 days after Your death.

School of higher education means an institution which:

1. is legally authorized by the State in which it is located; and
2. provides either a program for:
 - a. Bachelor's degrees or not less than a two year program with full credit towards a Bachelor's degree; or
 - b. Gainful employment as long as such program is at least one year of training; and
3. is accredited by an Agency or association recognized by the U.S. Department of Education under the Higher Education Assistance Act as may be amended from time to time.

Amount of Benefit: The maximum Dependent Education Benefit for each dependent Student shall equal 5% of Your Principal sum to an annual maximum of \$7,500.

Payment of Benefit: We will pay the Dependent Education Benefit once a year for not more than four consecutive years. We will only pay one Dependent Education Benefit to any one dependent Student during any one school year. If the dependent Student is a minor, We will pay the benefit to the legal representative of the minor.

When Benefit Ends: A dependent Student will no longer be eligible to receive the Dependent Education Benefit upon the earlier of the following:

1. Our payment of the fourth annual benefit of the Dependent Education Benefit on behalf of or to the dependent Student; or
2. At the end of the period during which Due Proof must be submitted if no Due Proof is submitted.

Special Child Education Benefit: If Your Eligible Dependent Child does not qualify as a Student, but is enrolled in an elementary or high school, We will pay a Child Education Benefit in the amount of \$1,000. This benefit is payable once upon proof that You died as a result of an Accident for which the Accidental Death & Dismemberment benefit is payable and that, within 12 months after Your death, Your Eligible Dependent Child is a full-time student in an elementary or high school.

FELONIOUS ASSAULT BENEFIT

We will pay an additional benefit, the Felonious Assault Benefit, equal to 25% of the Principal Sum, to You or, in the event of Your death, to Your designated beneficiary if:

1. Injury or Loss of Life takes place while You are on the business of the Policyholder or are on any premises of the Policyholder; and
 - a. Injury or Loss of Life is the direct result of any of the following:
 - b. Robbery, holdup or attempt thereat;
 - c. Kidnapping while attempting a holdup;
 - d. Felonious assault inflicted by persons other than fellow Employees or members of Your family or household.

INCREASED DEPENDENT CHILD BENEFIT

Increased Dependent Child benefit for Accidental loss of limb, sight, speech and hearing:

If Dependent Voluntary AD&D coverage is elected, the benefit amount for a Dependent Child who receives bodily Injuries which result in a Covered Loss, shall be increased to 50% of Your Principal Sum, subject to a maximum of \$20,000.

If the Dependent Child sustains more than one Covered Loss from a single covered Accident, then we will pay the increased benefit amount only for the one largest amount to which the Dependent Child is entitled.

Covered Loss, for the purposes of this benefit, means Loss of limb, sight, speech and hearing. Limb, sight, speech and hearing shall have the meaning assigned in the Policy.

Death Benefit Limitation: The maximum Principal Sum payable under the Policy as a result of the Accidental Death of a Dependent Child is \$10,000.

REHABILITATION BENEFIT

If You suffer an Accidental Loss for which benefits are payable under the Policy, We will reimburse You for Covered Rehabilitative Expenses that are incurred due to the Injury causing the Loss. The Covered Rehabilitative Expenses must be incurred within two years after the date of the Accident causing the Loss and will be payable up to a maximum of \$10,000 for all Injuries caused by the same Accident.

Hospital means a facility that:

1. is operated according to law for the care and treatment of injured people;
2. has organized facilities for diagnosis and surgery on its premises or in facilities available to it on a prearranged basis;
3. has 24 hour nursing service by registered nurses (R.N.); and
4. is supervised by one or more Physicians.

A Hospital does not include:

1. a nursing, convalescent or geriatric unit of a hospital when a patient is confined mainly to receive nursing care;
2. a facility that is, other than incidentally, a rest home, nursing home, convalescent home or home for the aged; nor does it include any ward, room, wing, or other section of the hospital that is used for such purposes; or
3. any military or veterans hospital or soldiers home or any hospital contracted for or operated by any national government or government agency for the treatment of members or ex-members of the armed forces.

Medically Necessary Rehabilitative Training Service, as used in this provision, means any medical service, medical supply, medical treatment or Hospital confinement (or part of a Hospital confinement) that:

1. is essential for physical rehabilitative training due to the Injury for which it is prescribed or performed;
2. meets generally accepted standard of medical practice; and
3. is ordered by a Physician.

Covered Rehabilitative Expense means an expense that:

1. is charged for a Medically Necessary Rehabilitative Training Service for You performed under the care, supervision or order of a Physician;
2. does not exceed the usual level of charges for similar treatment, supplies or services in the locality where the expense is incurred (for a Hospital room and board charge, does not exceed the most common charge for Hospital semi-private room and board in the Hospital where the expense is incurred); and
3. does not include charges that would not have been made if no insurance existed.

Exclusions: In addition to the Exclusions provision of the Policy, the following exclusion applies to this Rehabilitation Benefit: Covered Rehabilitative Expense does not include any expense for or resulting from any condition for which You are entitled to benefits under any Workers' Compensation Act or similar law.

MEDICAL CONTINUATION PREMIUM REIMBURSEMENT BENEFIT

If Dependent Voluntary AD&D coverage is elected, We will pay an additional benefit if:

1. You die as a result of a covered Accident;
2. benefits are payable under the Policy because of Your Accidental death;
3. You are survived by a spouse or Dependent Child covered under the Policy;
4. the Survivor is covered under the Employer's medical plan at the time of Your death; and
5. the Survivor elects to continue medical plan coverage under the Employer's medical plan as permitted by COBRA or state continuation law.

The Medical Continuation Premium Reimbursement Benefit is payable for each Survivor who qualifies:

1. in an amount up to 3% of Your Principal Sum, but not more than \$4,500 per year; and
2. only while the Survivor continues to pay the premium for the continued medical coverage.

We will pay this benefit once a year for not more than 3 years, provided:

1. We are notified in writing of the Survivor's eligibility for the benefit within 60 days of Your death; and
2. The request for reimbursement and valid proof of claim are received within 60 days after a 12-month period of continued coverage.

A 12-month period starts when the Survivor elects to continue coverage under the Employer's medical plan or the first of the month following the expiration of the previous 12 month period if benefits are exhausted prior to the end of any 12-month period.

Benefits are payable to the Survivor, or the person who actually paid the premium on the Survivor's behalf, if other than the Survivor.

Survivor means a spouse or Dependent Child who is covered under the Policy at the time of Your death and is eligible to continue coverage under the Employer's medical plan at the time of Your death.

SPOUSE TRAINING BENEFIT

We will pay this benefit if You:

1. have elected Voluntary Spouse AD&D coverage prior to the time of the Accident; and
2. die within 365 days of and as a result of a covered Accident; and
3. are survived by a spouse covered under the Policy.

The benefit will be payable for Your surviving spouse who:

1. enrolls within one year after Your death in any accredited school for the purpose of retraining or refreshing skills needed for employment; and
2. incurs expenses payable directly to or approved and certified by such school.

We will pay the cost of such incurred expense for the lesser of:

1. one year after the first retraining/refresher course begins; or
2. \$5,000.

<p style="text-align: center;">BENEFIT PROVISIONS (Applicable Only to Basic AD&D)</p>

REPATRIATION BENEFIT

We will pay an additional benefit, the Repatriation Benefit, of the lesser of the actual costs or \$5,000 for the preparation and transportation of Your body to a mortuary if:

1. the AD&D Benefit is payable for Your loss of life; and
2. Your death occurs at least 75 miles away from Your principal residence.