

## DEPENDENT VOLUNTARY GROUP TERM LIFE INSURANCE

**This provision only applies to You if You have elected this coverage and You have paid or agreed to pay the applicable premium.**

### **BENEFIT**

We will pay You the amount of insurance on the life of Your Dependent Child and/or Spouse while coverage on Your Dependents is in force. Payment will be in one lump sum in accordance with all Policy provisions and the amount will be determined according to the Schedule of Benefits and Your enrollment form.

If You are not living at the time Dependent GTL benefits become payable, We will pay the benefit:

1. to Your spouse, if living; if not,
2. to the executor or administrator of Your estate.

### **SUICIDE EXCLUSION**

No Dependent VGTL insurance benefits will be payable for a death which is caused by suicide or attempted suicide, while sane or insane, within two years from the effective date of a spouse or Dependent Child's coverage under this provision. In the event of death by suicide, Dependent VGTL benefits will be limited to a refund of the premiums paid for this coverage. The suicide exclusion also applies from the effective date of any additional benefits or increases in Dependent VGTL coverage.

If a Dependent Child commits suicide and is survived by other Dependent Children covered under Your certificate, no refund of premiums will be paid.

This suicide exclusion does not apply to Dependent VGTL coverage for spouse or Dependent Child(ren) covered under the Prior Plan for more than two years, except for any benefit amounts in excess of the Prior Plan's benefits. If spouse or Dependent Child(ren) were covered under the Prior Plan for less than two years, credit will be given for the time they were insured under the Prior Plan.

### **DEFERRED EFFECTIVE DATE**

If a Dependent is hospital confined on the date his coverage would otherwise become effective, insurance will not become effective until the date the Dependent is no longer hospital confined. For the purposes of this provision, *no longer hospital confined* means the dependent has been discharged from a hospital, nursing home or other medical facility which provides skilled medical care.