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## Aetna Term Life and AD&D Insurance Plan

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**Policy Effective Date: When approved by Aetna Life Insurance Company**

### **BASIC EMPLOYEE LIFE AND AD&D INSURANCE**

This plan will pay as a Life Insurance benefit the amount of Life Insurance in force for you if you die while insured. You name your beneficiary.

### **ACCIDENTAL DEATH AND DISMEMBERMENT**

Benefits under this coverage are payable as described in your certificate. All active employees have Basic Accidental Death and Dismemberment coverage.

### **OPTIONAL EMPLOYEE LIFE INSURANCE**

Your employer-sponsored basic life coverage provides important protection for you, but you may need to add to that protection. Now you can...at low group rates and through convenient payroll deductions.

To help meet this need, you have the opportunity to elect additional group life insurance under the optional portion of your program to go along with any personal insurance coverage you may have.

### **OPTIONAL DEPENDENT LIFE INSURANCE**

Provides coverage on:

- Your Spouse
- Child(ren) from 14 days of age to age 19 (to age 26 if wholly dependent upon you for maintenance and support **and** if enrolled as a full-time student in an accredited school or college). Handicapped children can continue to be covered with no age limit, as long as the child is covered prior to age 19 or to age 26 if a full-time student.

***(It is your responsibility to notify the benefits office in writing when a dependent is ineligible for coverage. Examples of ineligible dependent status are divorce or a child graduates from college).***

### **FEATURES**

The plan features easy eligibility and simple enrollment procedures. Furthermore, automatic payroll deductions simplify paperwork. This means less bookkeeping for you and no worries about a lapse in coverage due to missed payments.

### **ELIGIBILITY**

You will be eligible for this program if you are an active employee that works 20 hours or more per week.

### **ENROLLMENT**

Enrollment is simple - just fill out the election card provided by your employer. Make sure you supply all the required information and return the form where you work. That's all. You will be notified as to when coverage starts.

**BENEFICIARY**

You have the right to designate the beneficiary of your choice under employee coverage. The beneficiary elected on your life enrollment form designates your beneficiary for basic and optional coverage. You are automatically the beneficiary under Dependent Life. It is your responsibility to update the beneficiary designation as needed.

**WHEN YOUR INSURANCE STARTS**

Your Basic Employee Life Insurance becomes effective on the date of your eligibility if you are then actively at work; otherwise, on the day you return to active work. Your Optional Employee Life Insurance will become effective on the date of your eligibility if you are then actively at work: otherwise, on the day you return to active work. If you enroll in Optional Dependent Life Insurance, that coverage will become effective on the date your Optional Employee Life Insurance becomes effective, provided the dependent is performing the usual and customary duties or activities of an individual in good health and of the same age and sex. If you or any dependents do not apply for Optional Employee Life Insurance and/or Optional Dependent Life Insurance within 31 days from date of hire, that person will not become insured until such person has furnished medical evidence of insurability satisfactory to Aetna Life Insurance Company.

**TERMINATION OF COVERAGE**

All insurance under this plan will terminate upon the earlier of retirement, termination of employment, when the plan ceases or when you withdraw from the plan. Nevertheless, if you should die within 31 days thereafter, your life insurance will still be paid to the beneficiary. If any of your covered dependents should die within such 31 day period, the amount of Life Insurance on account of such dependent will be paid to you.

**DISABILITY**

Your insurance may be continued during your disability provided the premium payments continue, and the policy remains in force. However, your insurance will be subject to reduction as shown under "Reductions at ages 65 & Over" below.

**REDUCTIONS AT AGE 65 AND OVER**

If you remain in active service beyond age 65 your combined amount of Basic Life, Optional Employee Life, and Spouse Insurance will reduce as follows:

<u>Attained Age</u>	<u>Percent of Original Amount</u>
65	65%
70	40%
75	30%
80	25%

**CONVERSION**

If your employment terminates while you are covered under the plan, you may purchase without medical evidence of insurability, an individual insurance policy, except a term policy, issued by Aetna Life Insurance Company in any amount up to the amount of your coverage in effect on your date of termination. You must apply for this policy within 31 days after the date your coverage terminates.

This privilege applies to Supplemental Employee Life Insurance and Dependent Life Insurance as well as the Basic Employee Life Insurance.

#### **PORTABILITY**

If you terminate your employment, the portability provision allows you and your dependent spouse & children to take the optional life coverage with you, subject to the following provisions:

- You must apply for coverage within 31 days from the date your life coverage terminates.
- You must be actively at work prior to employment termination. Retirees & disabled employees are not eligible.
- Dependents are eligible for portable coverage if the employee participates.
- You may only port up to your current coverage amount.
- You cannot increase coverage or add new dependents.
- Employees are eligible up to age 98, spouses up to age 64 and children up to age 18, 22 if a full-time student.
- The minimum and maximum amounts to port are as follows:
  - Employee - \$5,000 / \$100,000
  - Spouse - \$1,000 / \$10,000
  - Children - \$1,000 / \$5,000

#### **SUICIDE EXCLUSION**

No optional employee life benefits are payable if you commit suicide within two years from the effective date of the coverage.

#### **ACCELERATED DEATH BENEFIT (ADB)**

Aetna Life Insurance Company has included an Accelerated Death Benefit (ADB) as part of your group life benefits. Under this option, if you are diagnosed as having a terminal illness, you may be eligible to receive a portion of your group life benefits at such a difficult time. Please refer to your Group Certificate for details.

#### **CLAIMS PROCEDURE**

Claim forms needed to file for benefits under the group insurance program can be obtained from your employer who will also be ready to answer questions about the insurance benefits and to assist in filing claims. The instructions on the claim form should be followed carefully. This will expedite the processing of the claim. Be sure all questions are answered fully. If there is any question about a claim payment, an explanation can be requested from your employer, who is usually able to provide the necessary information.

#### **GROUP POLICY AND CERTIFICATE**

The insurance briefly described in this folder is subject to the terms and conditions of the Group Policy issued by Aetna Life Insurance Company. If you become insured, you will receive a certificate outlining your benefits under this policy.

#### **PLAN SPONSOR**

Cumberland County Government  
117 Dick Street  
Fayetteville, NC 28302-1829  
(910) 678-7700

This brochure has been prepared to give you the highlights of coverage now being offered by Cumberland County Government to meet your insurance needs. For details, please refer to the certificate of insurance that you will receive after you have signed up for protection.

**SCHEDULE OF BENEFITS**

**BASIC EMPLOYEE LIFE INSURANCE AND AD&D**

All eligible employees. . . . . \$5,000\* (No cost to you)

\*See "Reductions at age 65 & Over."

**OPTIONAL LIFE INSURANCE**

Your choice of the following amounts:

\$100,000, \$90,000, \$80,000, \$70,000, \$60,000, \*\*\$50,000, \$40,000, \$30,000, \$20,000 or \$10,000

\*See "Reductions at age 65 & Over."

\*\*To be eligible for more than \$50,000 of coverage you must furnish medical evidence of insurability satisfactory to Aetna Life Insurance Company.

**OPTIONAL DEPENDENT LIFE INSURANCE**

\$10,000 on your spouse

\$5,000 on each of your eligible children

**YOUR MONTHLY COST**

<u>Optional Employee Life Insurance</u>	<u>Monthly Payroll Deduction</u>
\$100,000	\$25.00
\$90,000	\$22.50
\$80,000	\$20.00
\$70,000	\$17.50
\$60,000	\$15.00
\$50,000	\$12.50
\$40,000	\$10.00
\$30,000	\$7.50
\$20,000	\$5.00
\$10,000	\$2.50
<u>Optional Dependent Life Insurance*</u>	
Family Coverage	\$3.20
Spouse Only Coverage	\$2.30
Child(ren) Only Coverage	\$ .90

\*Optional Dependent Life Insurance is available only to those eligible employees who are insured for Optional Employee Life Insurance.

Customer Service/Conversion: 800-523-5065  
 Portability: 800-826-7448  
 Evidence of Insurability Inquiries: 800-660-9913

This insurance is underwritten by Aetna Life Insurance Company.