

NORTHERN NEW ENGLAND BENEFIT TRUST

LIFE INSURANCE
ACCIDENTAL DEATH &
DISMEMBERMENT INSURANCE

LF1 AND LF2 PLANS



Life
AD&D

LIFE INSURANCE ACCIDENTAL DEATH AND DISMEMBERMENT

Life Insurance Benefit

LF 1 Active Members (Minimum 150 Hours per Month)..... \$50,000

On The Date The Member...	Insurance Is Reduced To...
Becomes age 70	\$25,000
Becomes age 75	\$15,000
Becomes age 80	\$10,000

LF2 Active Members (Minimum 80 Hours per Month) \$25,000

On The Date The Member...	Insurance Is Reduced To...
Becomes age 70	\$12,500
Becomes age 75	\$7,500
Becomes age 80	\$5,000

Spouse (LF1 and LF2) \$ 5,000

Child (LF1 and LF2)..... \$ 2,500

Accidental Death and Dismemberment Benefit

LF1 Active Members (Minimum 150 Hours per Month) \$50,000

On The Date The Member...	Insurance Is Reduced To...
Becomes age 70	\$25,000
Becomes age 75	\$15,000
Becomes age 80	\$10,000

LF2 Active Members (Minimum 80 Hours per Month) \$25,000

On The Date The Member...	Insurance Is Reduced To...
Becomes age 70	\$12,500
Becomes age 75	\$7,500
Becomes age 80	\$5,000

HOW DOES LIFE INSURANCE WORK?

Life insurance provides a benefit to you or your family members in the event of a death. Life insurance benefits for an active member will be paid to the beneficiary you select. Beneficiaries must be listed on the Census and Enrollment card, which is included in the enrollment package. Life insurance benefits for a spouse or child will be paid automatically to the active member. You can request a copy of the beneficiary designation form at any time from the Trust. You can change your beneficiary by submitting the completed form to the Trust. A change in beneficiary becomes effective on the date you sign the form.

You also can “assign” or give your benefits to a specific person, charity or institution. You can make an “absolute assignment” which allows you to direct all of your life insurance benefit to one person or organization or you can make “collateral assignments” which would involve giving parts of your total benefit to several people and/or organizations.

Beneficiary Fast Facts

- You may choose **anyone** to be the beneficiary for your life/accidental death benefit; however this person’s name **must be on file with the Trust** in order to be valid.
- Keep your beneficiary designation up to date: To make any changes, contact the Trust.
- For a spouse or child, the member is automatically the beneficiary.

To File a Claim

- In the event of a member’s death, the spouse, children or other beneficiary must provide **an original copy of the death certificate** to the Trust and apply for the life insurance benefit.
- In the event of the death of a covered dependent, the member must provide **an original copy of the death certificate** to the Trust and apply for the life insurance benefit.

WHAT DOES CONVERSION MEAN?

If your eligibility for coverage under the Trust ends for any reason, you may convert your insurance to an individual life insurance policy through the Trust's Group Insurer. You will not be able, however, to get AD&D coverage on an individual policy nor will you be able to purchase term insurance from the Group Insurer.

If you lose coverage under the Trust **and** you have been covered by the Trust for at least five (5) years, your spouse and dependent children also will have the right to convert your insurance.

You will be able to convert to an individual policy that provides a benefit equal to the lesser of \$2,000 or an amount equal to the amount of your terminated group policy less the amount of any new group life coverage you obtain, within thirty-one (31) days of your loss of coverage under the Trust.

You will have thirty-one (31) days to apply for a converted policy and to pay the premium due following the date you lose coverage under the Trust. Provided however, that if you do not receive from the Trust notice of your right to convert to an individual policy within fifteen (15) days from the date your coverage under the Trust ends, you will have an additional fifteen (15) days, to apply and pay for individual coverage, calculated from the date you receive notice from the Trust of your right to convert.

If you should die within the thirty-one (31) day conversion period, the amount of insurance you would have been allowed to convert will be paid to your beneficiary, even if you had not yet sent in your application.

Premiums for a converted policy depend on your age and risk class. However, you will not be required to furnish any evidence of insurability to obtain your converted policy.

WHAT HAPPENS IF I AM A MEMBER AND BECOME DISABLED?

If your eligibility for benefits under the Trust ends and you are "disabled," as defined below, you will be entitled to extended life insurance coverage under the Group Master Policy if:

1. You become disabled prior to your sixtieth (60th) birthday and while eligible for benefits under the Trust;
2. You were eligible for benefits under the Trust for a minimum of twelve (12) months prior to becoming disabled;
3. You are continuously disabled for nine (9) months;
4. You notify the Trust, in writing, of your disability within three (3) months after you have been disabled for nine (9) months; and
5. You submit written medical proof of disability to the Trust on an annual basis.

If you have converted to an individual life insurance policy **and** you meet the requirements described in paragraphs 1-5 immediately above, you will be entitled to extended life insurance coverage under the Group Master Policy if:

1. You surrender the conversion policy; and
2. You have not made a claim under the conversion policy.

Any conversion policy premiums paid by you prior to surrender will be refunded at surrender.

If you die during the time you have extended life insurance coverage under the Group Master Policy, your beneficiary will be paid a death benefit. The amount of your death benefit will be the lesser of the amount of the group coverage in effect on:

1. the date you became disabled; or
2. the date of your death.

You also will be entitled to a death benefit under the Group Master Policy if:

1. You become disabled prior to your sixtieth (60th) birthday and while eligible for benefits under the Trust;
2. You were eligible for benefits under the Trust for a minimum of twelve (12) months prior to becoming disabled;
3. You are continuously disabled until your death; and
4. You die within twelve (12) months after becoming disabled.

Extended life insurance coverage under the Group Master Policy ends on the date you:

1. are no longer disabled;
2. fail to submit proof of continued disability;
3. refuse to be examined when required by the Group Insurer; or
4. you attain age sixty-five (65).

You may convert under the life coverage Conversion Privilege when your extended life insurance coverage ends.

For purposes of the extended life insurance coverage, the terms “disabled” and “disability” refer to any disability which:

1. results from sickness or injury;
2. occurs while you are insured;
3. totally and continuously prevents you from working in any occupation for wage or profit;
and
4. is expected to last for the rest of your life.

WHAT IS AD&D INSURANCE?

AD&D stands for “Accidental Death, Dismemberment and Loss of Sight Insurance.” AD&D coverage is available only for the active member. AD&D provides a benefit to your beneficiary in addition to your life insurance benefit in the event of your accidental death. AD&D coverage also provides benefits for the loss of:

1. both hands
2. both feet
3. sight in both eyes
4. one hand and one foot
5. one hand and sight in one eye
6. one foot and sight in one eye

In addition to the full benefit, you will receive a partial benefit of one-half (1/2) the full benefit amount for the loss of one hand, one foot or the sight in one eye. The injury and loss must happen accidentally and occur while you are covered by the Trust.

You will not receive AD&D benefits if you:

1. commit or attempt to commit suicide
2. intentionally injure yourself
3. participate in a riot, war or insurrection
4. commit an assault or a felony
5. contract a disease of the body
6. become mentally infirm
7. experience a loss due to medical or surgical treatment or diagnostic procedure
8. contract a bacterial infection (except for pyogenic infection as a result of a visible accidental cut or wound)
9. contract ptomaine
10. take poison
11. inhale or suffocate yourself from inhaling gas

In no event will your benefit payment be more than the total of all the losses you suffer in any one accident.