

Voluntary Accident Insurance

In addition to the basic accident insurance provided to you by the Stamford Board of Education (refer to the collective bargaining agreement between the Stamford Board of Education and your employee association), you also have the opportunity to purchase affordable group accident insurance through the Reliance Standard Life Insurance Company (Reliance).

Accident Insurance Options

For You

You may purchase voluntary accident insurance in increments of \$10,000, from \$10,000 to a maximum of \$500,000, subject to ten times your earnings for amounts over \$150,000. Your insurance amount reduces to 50% of your pre-age 75 amount at age 75 and further reduces to 25% of your pre-age 75 amount at age 80.

For Your Dependents

You may purchase voluntary accident insurance for your dependents as follows:

- 50% of your Principal Sum For Spouse **with no** Dependent Child(ren) being covered
- 40% of your Principal Sum For Spouse **with** Dependent Child(ren) being covered
- 10% of your Principal Sum Each Dependent Child **with** Spouse being covered
- 15% of your Principal Sum Each Dependent Child **with no** Spouse being covered

Annual Open Enrollment

Open enrollment for voluntary accident insurance occurs annually at the end of each school year. The effective date of your benefit election is September 1st. During the annual open enrollment, you have the chance to apply for voluntary accident insurance to meet your personal needs.

Changing Coverage during the Year

In addition to making changes during each year's open enrollment, you may apply for or make changes in your voluntary accident insurance coverage during the year if a "Qualified Life Event," as enumerated in IRC Section 125 occurs:

- Marriage or divorce
- Birth or adoption of first dependent child
- Death of your spouse or dependent child
- Termination or commencement of your spouse's employment
- Change in your or your spouse's job status from full-time to part-time or part-time to full-time

Coverage amount rules that apply to you as a new hire also apply when you experience a Qualified Life Event.

Beneficiaries

The beneficiary you name for basic accident insurance will be your beneficiary for your voluntary accident insurance coverage unless you choose someone else. You may change or add beneficiaries at any time by completing a beneficiary form. You are automatically the beneficiary for any accident coverage you elect for your spouse and child(ren).

If you have not named a beneficiary, or your beneficiary does not survive you (or, in the case of dependent life, you do not survive your dependents), your benefits will be paid to the first survivor among:

- Your spouse, in full;
- Your child(ren), in equal shares (natural children, legally adopted children, and stepchildren who reside with you);
- Your parents, in equal shares;
- Your brothers and sisters, in equal shares;

If you do not have any living beneficiary or immediate relatives, your benefits will be paid to your estate.

Certificate of Insurance

You will receive a Certificate of Insurance. Your Certificate of Insurance provides complete details of your voluntary accident insurance coverage, including any requirements necessary to receive a benefit or exercise an option, and any specific benefit/option limitations and/or exclusions. Below is a brief summary of plan features that are included in the Certificate.

What's Covered

The following chart shows how much you will be paid if a death or injury occurs within 365 days of an accident:

If you suffer a loss of...	Percent of Your Benefit Amount
Life	100%
Speech and hearing (both ears)	100%
Speech or hearing (both ears)	50%
Both hands or both feet or sight in both eyes	100%
Two or more of the following: hand, foot or eye	100%
One hand and one foot	100%
One hand or one foot or one eye	50%
Thumb and index finger of same hand	25%

Conversion and Portability of Coverage

When your coverage ends or is reduced, you may convert all or part of your voluntary accident insurance to an individual policy. You must submit an application and pay the first premium to Reliance within 31 days of the date the group coverage ends. The policy becomes effective at the end of the 31-day period. The converted policy's Principal Sum will be the lower of your existing coverage or \$250,000.

To request an application for conversion, contact the Benefits Administration Office.

Exposure Benefit

If you suffer a loss due to exposure, the loss will be covered as if it were due to an injury, provided the loss results directly and independently of all other causes from accidental exposure to the elements.

Disappearance Benefit

If the vehicle in which you are riding is involved in a covered accident and disappears as a result, it will be presumed that loss of life occurred and the full benefit amount will be payable one year after the accident if the body has not been found.

Education Benefit

If coverage for your spouse or dependent children is in effect and you die in a covered accident, Reliance will pay an amount equal to the actual tuition charges incurred for a period of up to 4 consecutive academic years. The amount payable per dependent child cannot exceed an academic year maximum of \$5,000 and an overall maximum of 5% of your coverage amount. The amount payable for your spouse cannot exceed \$3,000 annually. Reliance must receive proof that your child was enrolled as a full-time student at an accredited college, university, or vocational school above the 12th grade level or is at the 12th grade level and within one year after the date of your death enrolls as a full-time student. Reliance must receive proof that your spouse was enrolled in an accredited school, or within 30 months after the date of your death, your spouse enrolls in an accredited school.

Seatbelt Benefit

If a loss results from a covered accident that occurs while riding or driving in a private passenger car equipped with seatbelts that are in use and properly fastened at the time of the accident, an additional benefit of up to 10% of the coverage amount will be payable, to a maximum of \$25,000.

Airbag Benefit

If a loss results from a covered accident that occurs while riding or driving in a private passenger car and your seat was protected by an airbag at the time of the accident, an additional benefit of 5% will be payable, to a maximum of \$25,000. Your seatbelt must have also been properly fastened.

Exclusions

The voluntary accident insurance does not cover any loss:

- to which sickness, disease, or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; or
- caused by suicide, or intentionally self-inflicted injuries; or
- caused by or resulting from war or any act of war, declared or undeclared; or
- caused by an accident that occurs while in the armed forces of any country, except as shown under the Reserve-National Guard Benefit (any premium paid to Reliance for any period not covered by this Policy while the Insured is in such service will be returned pro rata); or

- caused by or resulting from riding in, getting into or out of any aircraft, unless:
 - you are a passenger (not a pilot or crew member) in a tested and approved civilian aircraft being operated as passenger transport in compliance with the then current rules of the authority having jurisdiction over its operation; and
 - the aircraft is not owned, leased or operated by or on behalf of you, or any other employer of yours, unless a specific written agreement has been obtained from Reliance; or
- sustained during your commission or attempted commission of an assault or felony; or
- to which your acute or chronic alcoholic intoxication is a contributing factor. The term intoxication means the state of being poisoned or inebriated due to the ingestion of excessive alcohol; or
- caused by your voluntary use of any controlled substance, as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless as prescribed for you by your physician.

Applying for Benefits

You or your beneficiary must apply for benefits within 31 days of a death or injury, or as soon as reasonably possible. Proof of the loss is required within 90 days of the date it occurs, if reasonably possible. Reliance has the right to make an autopsy in case of death, unless the law forbids it. Reliance will pay for the cost of both the examination and the autopsy.

Claims for benefits must be submitted by mailing a completed claim form along with any requested information to:

Reliance Standard Life Insurance Company
Claims Department
P.O. Box 8330
Philadelphia, PA 19101-8330
800-644-1103