



**MISSVIC – Edwardsville Community Unit School District #7
Group Term Life and Accidental Death & Dismemberment Insurance
Class 004**

Class Description:	All Eligible Part-Time Certified & Classified Employees of Edwardsville Community Unit School District #7 Enrolled in Medical Coverage
Life Amount:	\$20,000
AD&D Principal Sum Amount:	Matches Life amount
Guaranteed Issue Amount:	Matches Life amount
Dependent Life Insurance:	
Spouse	\$5,000
Child(ren) 6 months to age 19 or 23, if F/T Student	\$2,000
Child(ren) live birth to age 6 month	\$500

Accelerated Life Benefit: The Employee may request payment of 25% or 50% of the Life Amount shown above if the Employee is diagnosed with a Terminal Condition, as defined in the Certificate of Insurance.

Conversion: If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to a conversion policy. The Employee can contact AUL, or refer to his or her Certificate of Insurance for specific details of this provision.

Reductions: The Life Amount and AD&D Principal Sum will begin reducing to a percentage of the amounts shown above when the Employee reaches the attained age. The percentage of coverage remaining at the Employee's attained age will be as shown as follows:

Employee's Age	Amount Remaining
65	65

Waiver of Premiums for Total Disability: AUL will waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 9 months, and submits proof of Total Disability.

Accidental Death and Dismemberment: While insured under the Policy, if the Employee has an accident which results in a loss specified below, AUL will pay the amount shown for such loss; provided the loss occurs within 365 days of the accident and AUL receives acceptable proof of loss.

<u>Loss</u>	<u>Amount Payable</u>
Life	Principal Sum
Both hands or both feet or sight or both eyes	Principal Sum
Speech and hearing	Principal Sum
One hand and one foot	Principal Sum
One hand and sight of one eye	Principal Sum
One foot and sight of one eye	Principal Sum
Sight of one eye	½ Principal Sum
One hand or one foot	½ Principal Sum
Speech or hearing	½ Principal Sum
Thumb and index finger	¼ Principal Sum

Terminations: The Individual Terminations Section in the Certificate of Insurance governs Terminations.

This information is provided as a Benefit Outline. It is not a part of the insurance contract and does not change or extend American United Life Insurance Company's® liability under the group Policy. Employers will receive a Certificate of Insurance containing a detailed description of the insurance coverage under the group Policy. If there are any discrepancies between this information and the group Policy, the group Policy will prevail.