



This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this document and the master policy, master policy provisions will prevail.

## George Fox University Benefits as of 4/1/14

<b>Life and Accidental Death &amp; Dismemberment (AD&amp;D)</b>																												
Basic Life Insurance	2 times your annual earnings rounded to the next higher \$1,000 to a \$250,000 maximum																											
Basic AD&D Insurance	2 times your annual earnings rounded to the next higher \$1,000 to a \$250,000 maximum																											
Age Reduction	If you are still working the required number of hours to be eligible for this insurance at age 65, your benefits will reduce according to the following scale. <u>Benefits reduce to:</u> <span style="float: right;"><u>At age:</u></span> 65% <span style="float: right;">65</span> 50% <span style="float: right;">70</span>																											
AD&D Schedule	If due to an accident you die, lose a limb, sight of an eye or become paralyzed, the following benefits are available. <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;"><u>100% of the Basic AD&amp;D</u></td> <td style="width: 33%;"><u>75% of the Basic AD&amp;D</u></td> <td style="width: 33%;"><u>50% of the Basic AD&amp;D</u></td> </tr> <tr> <td>Life</td> <td>Paraplegia</td> <td>One hand</td> </tr> <tr> <td>Both hands</td> <td>Triplegia</td> <td>One foot</td> </tr> <tr> <td>Both feet</td> <td></td> <td>Sight of one eye</td> </tr> <tr> <td>Sight of both eyes</td> <td><u>25% of the Basic AD&amp;D</u></td> <td>Speech</td> </tr> <tr> <td>One hand and one foot</td> <td>Thumb and Index finger</td> <td>Hemiplegia</td> </tr> <tr> <td>One hand and sight of one eye</td> <td>Uniplegia</td> <td>Hearing</td> </tr> <tr> <td>One foot and sight of one eye</td> <td></td> <td></td> </tr> <tr> <td>Quadriplegia</td> <td></td> <td></td> </tr> </table>	<u>100% of the Basic AD&amp;D</u>	<u>75% of the Basic AD&amp;D</u>	<u>50% of the Basic AD&amp;D</u>	Life	Paraplegia	One hand	Both hands	Triplegia	One foot	Both feet		Sight of one eye	Sight of both eyes	<u>25% of the Basic AD&amp;D</u>	Speech	One hand and one foot	Thumb and Index finger	Hemiplegia	One hand and sight of one eye	Uniplegia	Hearing	One foot and sight of one eye			Quadriplegia		
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Seat Belt Benefit	If you die in an automobile accident and were wearing your seat belt, your beneficiary (ies) will collect an amount equal to the AD&D benefit to a maximum of \$10,000 in addition to the Basic Life and Basic AD&D benefits described above.																											
Accelerated Benefit	You may collect part of your Basic Life insurance prior to death if you are diagnosed as terminally ill and have a life expectancy of less than 12 months. You may apply for up to 80% of the Basic Life insurance in force, to a \$200,000 maximum. The remaining benefit you do not elect is payable to your beneficiary upon your death.																											
Total Disability	If you become totally disabled (as defined by the policy) prior to age 65, your Basic Life insurance may be continued until you reach age 65 or for 12 months, whichever is longer. If you become disabled between the ages of 65 and 70, your Basic Life insurance will be continued for 12 months. When coverage is continued under this provision, no further premium payment is required by either your employer or you. When coverage under this provision ends, you may continue coverage by applying for a conversion policy at that time.																											
Repatriation	If death occurs more than 100 miles from your primary residence, we will pay the lesser of; the actual expense, 10% of the Life benefit or \$5,000 to prepare and ship your body to the place of burial or cremation.																											
Additional AD&D Benefits Included	Adaptive Home/Vehicle, AirBag, Child Education, Coma, Day Care, Exposure and Disappearance, Felonious Assault, Spouse Education.																											
Basic Life Insurance Exclusions	None																											
AD&D Insurance Exclusions	Benefits are not payable for losses due to suicide or attempted suicide, riot, war or act of war, military service, committing or attempting to commit an assault or felony, use of drugs (legal or illegal) unless prescribed by and used in accordance with directions of the prescribing physician, bacterial or viral infections not the result of an injury, heart attack or stroke, travel and flight in or descent from any aircraft, including balloons and gliders, except as a fare-paying passenger on a regularly scheduled flight and intoxication at or above the state legal limit.																											
Conversion	You may convert your Basic Life insurance to an individual policy if your coverage is terminated due to termination of employment or other loss of eligibility. You have 31 days from the earliest of, the date your employment terminates or other loss of eligibility to apply for the Conversion policy.																											
Portability <small>(Total Disability and Accelerated Benefits not available under the Portability provision)</small>	Portability allows you continue your Basic Life insurance up to a \$500,000 maximum if your coverage ends provided you are under age 65, not retiring, not in the military and are not disabled. The rates charged will be the current rates plus a billing fee. To elect coverage, please contact us for a Portability Application and return it to us with your premium check to LifeMap within 31 days from the date your group coverage ends. If elected, Portability coverage will end the earliest of when you reach age 65 or when this master policy terminates.																											

**Travel Assistance** - You and dependents traveling with you, when 100 or more miles away from home, or outside of your home country, can obtain emergency medical, travel, and personal security assistance 24 hours a day, anywhere in the world. You can find out more about this benefit by visiting our website at LifeMapCo.com and looking under the Products and Forms link or by contacting FrontierMEDEX directly at 1 - 800-537-2029, your FrontierMEDEX ID Number is 333191. This product is not insured by LifeMap Assurance Company. It is a service provided through FrontierMEDEX, a leading provider of international travel assistance services.



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## George Fox University Benefits as of 4/1/14

<b>Long Term Disability Benefits</b>	
Monthly Benefits Begin:	Benefits begin after 180 days of disability. Waiting period may be served with total or partial disability or a combination of both.
Benefit Replacement Percentage	60% of your basic monthly earnings (Does not include bonuses or overtime)
Maximum Monthly Benefit	\$7,500
Maximum Benefit Period	If you become disabled and are less than age 60, benefits are generally payable to age 65. If you become disabled after your 60th birthday, benefits are payable according to a schedule. Please see your certificate for complete details.
Minimum Monthly Benefit	\$100
Definition of Total Disability	You are considered totally disabled if you are unable to do the material duties of your own occupation during the first 24 months of disability, thereafter you must be disabled from any occupation that you are fitted for by reason of training, experience or education.
Partial Disability Qualification	If you are working and because of a disability are earning less than 80% of your indexed predisability earnings, you may qualify for a partial disability benefit.
Pre-existing Condition Exclusion	A pre-existing condition is one that exists 3 months prior to your effective date of LTD coverage. LTD benefits are not payable for any disability caused by a pre-existing condition, if the disability begins during the first 12 months of your coverage.
Cost of Living Adjustment (COLA)	We will pay you a Cost of Living Adjustment Benefit beginning on the anniversary of your Total Disability benefit. The adjustment will equal to 3% of the net monthly benefit providing you have been Totally Disabled for 12 months or longer following the elimination period, and you are receiving Total Disability benefits. COLA increases will continue as long as you remain Totally Disabled. The COLA increases are not subject to the monthly maximum benefit.
Pension Contribution Benefit	If you are receiving Total Disability payments and have been participating in your employer's pension plan for at least 12 months prior to your date of Total Disability, we will pay your employer an additional monthly benefit equal to the lesser of, 12% of your basic monthly earnings, your and your employer's actual pension contribution, or \$2,500. This extra benefit will be paid to your employer for deposit into your pension plan.
Exclusions & Limitations	No benefits are payable for losses due to intentional self inflicted injuries, war or any act of war, active participation in a riot, committing or attempting to commit a felony or other criminal act and operation of any motorized vehicle while intoxicated. There is a 24 month mental/nervous, drug alcohol benefit limitation.
Taxability	If the employer pays the premium for the LTD coverage, all benefits received are taxable.

Employee Assistance Program	<p><b>Employee Assistance Program</b> – For Employees covered under an LTD plan with LifeMap. You and dependents and all household members have access to an Employee Assistance Program with services provided by Reliant Behavioral Health (RBH). The EAP provides services to help people privately resolve problems that may interfere with work, family and life. You can find out more about this benefit by contacting RBH directly at 1 -866-750-1327. Please inform them you have LTD coverage with LifeMap. You may also visit their Website at <a href="http://www.myrbh.com">www.myrbh.com</a>, use Access Code: LIFEMAP. This product is not insured by LifeMap Assurance Co. It is a service provided through Reliant Behavioral Health, a leading provider of employee assistance services.</p>
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## George Fox University Benefits as of 4/1/14

<b>Voluntary Life and Accidental Death &amp; Dismemberment (AD&amp;D) Insurance (Payroll Deduction)</b>																															
Eligibility	You, your *spouse and eligible dependent children are eligible if you work the required number of hours per week to be eligible for coverage. *Spouse includes State Certified Domestic Partners.																														
Amounts Available	<ul style="list-style-type: none"> <li>Employees may select from a minimum of \$10,000 to \$600,000 not to exceed 5 times your annual earnings in \$10,000 increments.</li> <li>Spouses may select from a minimum of \$10,000 to \$250,000 not to exceed 100% of employee's amount in \$10,000 increments.</li> <li>Employee coverage includes a matching amount of AD&amp;D coverage. The AD&amp;D schedule of losses will match that of the Basic AD&amp;D.</li> <li>Dependent Child(ren) coverage may be selected if the employee is approved for coverage. Amounts are available from \$2,500 to \$25,000 in \$2,500 increments. Dependent children are eligible from birth to age 26.</li> </ul>																														
Age Reduction	If you are still working the required number of hours to be eligible for this insurance at age 65, your benefits will reduce according to 65% of the original amount at age 65 and to 50% at age 70.																														
Accelerated Benefit	You may collect part of your Voluntary Life insurance prior to death if you are diagnosed as terminally ill and have a life expectancy of less than 12 months. You may apply for up to 80% of the Voluntary Life insurance in force, to a \$250,000 maximum. The remaining benefit you do not elect is payable to your beneficiary upon your death.																														
Underwriting and Effective Date	<p><b>Employee</b> - Employees may apply for up to \$150,000 guarantee issue (no health statement required) if applied for WITHIN 31 days of initial eligibility. Amounts of coverage over \$150,000 applied for WITHIN 31 days of initial eligibility requires a health statement.</p> <p><b>Spouse</b> - Spouses may apply for up to \$50,000 guarantee issue (no health statement required) if applied for WITHIN 31 days of initial eligibility. Amounts of coverage over \$50,000 applied for WITHIN 31 days of initial eligibility requires a health statement.</p> <p><b>Dependent Children</b> - All amounts of Dependent Child coverage applied for WITHIN the initial 31 day eligibility period are guarantee issue (no health statement required).</p> <p>All increases in coverage AND any amount applied for AFTER the initial 31 day eligibility period (late enrollment) including during any annual enrollment period requires a health statement.</p> <p>Any coverage requiring the health statement is not effective until approved in writing by LifeMap Assurance Company. If approved, you will be notified of the effective date of coverage. In some cases, we may request a Paramed Exam. If requested, the Paramed Exam will be at LifeMap's expense.</p>																														
Additional Benefits Included	Adaptive Home/Vehicle, AirBag, Child Education, Coma, Day Care, Exposure and Disappearance, Felonious Assault, Spouse Education.																														
Total Disability (Employee and covered Spouse only)	If you become totally disabled (as defined by the policy) prior to age 65, your Voluntary Life insurance may be continued until you reach age 65 or for 12 months, whichever is longer. If you become disabled between the ages of 65 and 70, your Voluntary Life insurance will be continued for 12 months. When coverage is continued under this provision, no further premium payment is required by either your employer or you. When coverage under this provision ends, you may continue coverage by applying for a conversion policy at that time.																														
Cost - Rates	<p>Employee and Spouse premiums are based on the applicant's age and are paid through the employee's payroll deduction.</p> <p><b>Employee /Spouse Monthly Voluntary Life Rate per \$1,000 of Coverage</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Age</th> <th style="text-align: center;">Rate</th> <th style="text-align: center;">Age</th> <th style="text-align: center;">Rate</th> <th style="text-align: center;">Age</th> <th style="text-align: center;">Rate</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Under 25</td> <td style="text-align: center;">\$0.05</td> <td style="text-align: center;">40-44</td> <td style="text-align: center;">\$0.11</td> <td style="text-align: center;">60-64</td> <td style="text-align: center;">\$0.75</td> </tr> <tr> <td style="text-align: center;">25-29</td> <td style="text-align: center;">\$0.06</td> <td style="text-align: center;">45-49</td> <td style="text-align: center;">\$0.16</td> <td style="text-align: center;">65-69</td> <td style="text-align: center;">\$1.45</td> </tr> <tr> <td style="text-align: center;">30-34</td> <td style="text-align: center;">\$0.08</td> <td style="text-align: center;">50-54</td> <td style="text-align: center;">\$0.26</td> <td style="text-align: center;">70-74</td> <td style="text-align: center;">\$2.36</td> </tr> <tr> <td style="text-align: center;">35-39</td> <td style="text-align: center;">\$0.09</td> <td style="text-align: center;">55-59</td> <td style="text-align: center;">\$0.49</td> <td style="text-align: center;">75+</td> <td style="text-align: center;">\$4.45</td> </tr> </tbody> </table> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Child(ren) \$.50/\$2,500 increment</p> <p><b>Voluntary AD&amp;D Rate:</b> \$.03/\$1,000 in addition to the Voluntary Life rates.</p> </div>	Age	Rate	Age	Rate	Age	Rate	Under 25	\$0.05	40-44	\$0.11	60-64	\$0.75	25-29	\$0.06	45-49	\$0.16	65-69	\$1.45	30-34	\$0.08	50-54	\$0.26	70-74	\$2.36	35-39	\$0.09	55-59	\$0.49	75+	\$4.45
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Life Exclusions	Voluntary Life benefits are not payable for losses due to suicide or attempted suicide during the first two years of coverage.																														
AD& D Exclusions	Voluntary AD&D exclusions match the Basic AD&D exclusions.																														
Conversion	You may convert your Voluntary Life insurance to an individual policy if your coverage is terminated due to termination of employment or other loss of eligibility. You have 31 days from the earliest of, the date your employment terminates or other loss of eligibility to apply for the Conversion policy. Voluntary AD&D cannot be converted.																														
Portability <small>(Total Disability and Accelerated Benefits not available under the Portability provision)</small>	Portability allows you and your covered dependents to continue your Voluntary Life Insurance if your coverage ends provided you are under age 65, not retiring, not in the military and are not disabled. The rates charged will be the current rates plus a billing fee. To elect coverage, please contact us for a Portability Application and return it to us with your premium check to LifeMap within 31 days from the date your group coverage ends. If elected, Portability coverage will end the earliest of when you reach age 65 or when this master policy terminates. Voluntary AD&D cannot be ported.																														