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Group Term Life Insurance

Benefit Summary

General Synod of the Associate Reformed Presbyterian Church

Effective Date: June 01, 2017

Policy Number: 000569

Class Definition: Class 3: All eligible Erskine College and Pacific Presbytery Employees including those who are United States citizens living and working abroad for more than 6 months working at least 30 hours per week

Life insurance options so you can offer financial stability to your loved ones

The right life insurance coverage can help protect loved ones and provide stability when it's most needed. Whether it's used to replace income, fund a child's education, or pay off a mortgage, a life insurance policy from AXA can provide security and help offset financial burdens during a difficult time.

Coverage Details	Benefit Amount
Basic Life	\$10,000
Spouse Life	Spouse: \$5,000
Child	Child: \$2,500
Accidental Death & Dismemberment (AD&D) Accidental Death Accidental Dismemberment	100% of Life Insurance Benefit Based on Accidental Death Benefit amount as shown in the Schedule of Benefits in the certificate.
Age Reduction	Age 70 and over 65%

Guarantee Issue	Benefit Amount
Employee	\$10,000
Spouse	\$5,000

Basic Life Features	Benefit Amount
Accelerated Death Benefit	75% to \$250,000
Waiver of Premium on Disability	Total Disability Prior to Age 60 6 Month Elimination Period Terminates at age 65

AD&D Features (Employee Only)	Benefit Amount
ACCIDENTAL DEATH (COMMON CARRIER)	100% of AD&D benefit up to \$250,000

AD&D Features (Employee Only)	Benefit Amount
CHILD EDUCATION BENEFIT	Up to \$10,000 annually, 4 year maximum
REHABILITATION/PHYSICAL THERAPY	\$5,000
SEAT BELT	\$10,000
AIRBAG	\$10,000
SPOUSE EDUCATION	Up to \$5,000



What is not covered?

We will not pay any Life Insurance Benefit if an Insured Person dies by suicide within two years from the Issue Date, we will only pay the amount of premiums paid to Us, except as provided below. Premium will be refunded to You or the Policyholder, depending upon who contributed the premium.

If You were covered under a Prior Plan on the day before the Effective Date under the Policy, credit will be given for the time You were insured under the Prior Plan. Nothing in this exclusion applies to insurance coverage which is 100% paid for by the Policyholder.

We will not pay any Accidental Death and Dismemberment Benefit for a loss:

1. caused or contributed to by disease or infirmity of mind or body, or medical or surgical treatment for such disease or infirmity;
2. caused or contributed to by an infection not occurring as a direct result or consequence of the accidental bodily injury;
3. caused or contributed to by suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane;
4. caused or contributed to by travel in or descent from an aircraft, if the insured person acted in a capacity other than as a passenger;
5. caused or contributed to by travel in an aircraft or device used for testing or experimental purposes, used by or for any military authority, used for travel beyond the earth's atmosphere;
6. declared or undeclared war, or any act of war, or any conflict involving the armed forces of one or more countries;
7. caused or contributed to by active participation in a riot, insurrection, or terrorist activity;
8. while the insured person is incarcerated;
9. caused or contributed to by the insured person's participation in a felony or illegal activity ("felony" is defined by the law of the jurisdiction in which the activity takes place);
10. caused or contributed to by voluntary intake or use of any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instructions, an over-the-counter drug taken in accordance with the manufacture's instructions, or the voluntary inhalation of poison, gas, or fumes except as the direct result of an occupational accident;
11. caused or contributed to by intoxication as defined by the jurisdiction where the accident occurred;
12. caused or contributed to by riding or driving an air, land or water vehicle in a race, speed or endurance contest;
13. caused or contributed to by bungee jumping, rock climbing, mountain climbing, hang-gliding, skydiving, parachuting, ultralight, soaring, ballooning and parasailing).

The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Policy Form/Contract ICC15 AXEBP15LI; ICC15 MOEBP15LI; MOEBP15LI; AXEBP15LI and State Variations.

See the certificate for details regarding benefit descriptions, limitations and exclusions.

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