LIFE INSURANCE
ACCIDENTAL DEATH AND DISMEMBERMENT

Life insurance provides financial protection to you or your family members in the event of your death or the death of a covered dependent. This benefit is provided at no additional cost to you and will be effective during the time in which you are an active member of the Plan.

**LIFE INSURANCE BENEFIT AMOUNTS**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member Death Benefit</td>
<td>$50,000</td>
</tr>
<tr>
<td>Spouse Death Benefit</td>
<td>$5,000</td>
</tr>
<tr>
<td>Child Death Benefit</td>
<td>$2,500</td>
</tr>
<tr>
<td>Accidental Death/ Dismemberment (Member only)</td>
<td>$50,000</td>
</tr>
</tbody>
</table>

**NAMING YOUR BENEFICIARIES**

Upon your initial enrollment in the Plan, you will be required to complete a Beneficiary Form to name a person or persons to receive the life insurance benefit in the event of your death. You may update your beneficiary selections at any time.

If you do not name a beneficiary, the life insurance would go to the next of kin in this order: Spouse; if no spouse, to the children; if no children, to the parents of the deceased; if none of the previous are living, to your estate.

In the event of the death of an eligible spouse or child, the member is the sole beneficiary. *The Plan does not pay a death benefit for a former spouse even if the former spouse continues to be eligible under the Plan.*

**FILING A CLAIM**

- In the event of a member’s death, the spouse, children or other family member must notify Allegiant Care. A completed claim form and a certified copy of the death certificate will be required to process the claim.

- In the event of the death of a covered dependent, the member must notify Allegiant Care. A completed claim form and a certified copy of the death certificate will be required to process the claim.

**WHAT IS AD&D INSURANCE?**

AD&D stands for “Accidental Death and Dismemberment 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. In this case, your beneficiary will be required to submit a certified copy of the death certificate listing the final cause of death, along with any accident report(s) that may be available.

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1 A dependent child is eligible for a benefit either to 19 years of age or to 23 years of age if the child is a full-time student.
AD&D coverage also provides benefits directly to the member for serious injury as the result of an accident. Such injuries include:

<table>
<thead>
<tr>
<th>Loss of . . .</th>
<th>Percent Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Both hands</td>
<td>100%</td>
</tr>
<tr>
<td>Both feet</td>
<td>100%</td>
</tr>
<tr>
<td>Sight in both eyes</td>
<td>100%</td>
</tr>
<tr>
<td>One hand and one foot</td>
<td>100%</td>
</tr>
<tr>
<td>One hand and sight in one eye</td>
<td>100%</td>
</tr>
<tr>
<td>One foot and sight in one eye</td>
<td>100%</td>
</tr>
<tr>
<td>One hand, one foot or sight in one eye</td>
<td>50%</td>
</tr>
<tr>
<td>Loss of speech or hearing in both ears</td>
<td>50%</td>
</tr>
<tr>
<td>Thumb and index finger of the same hand</td>
<td>25%</td>
</tr>
</tbody>
</table>

**Seat Belt Benefit.** If the member suffers accidental death such that an AD&D benefit is payable under the Plan and the accident causing death occurs while the member is operating, or riding as a passenger in, an automobile and wearing a properly fastened, original, factory-installed seat belt or, the Plan will pay an additional benefit of $10,000.

**Air Bag Benefit.** If a Seat Belt Benefit is payable and if the member is positioned in a seat protected by a properly functioning, original, factory-installed Supplemental Restraint System that inflates on impact, the Plan will pay an additional $10,000.

Verification of the actual use of the seat belt, at the time of the accident, and that the Supplemental Restraint System inflated properly upon impact must be a part of an official report of the accident or be certified, in writing, by the investigating officer(s).

**EXCLUSIONS**

The Plan does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

1. suicide or any attempt at intentionally self-inflicted injury;
2. sickness, disease or infections of any kind, except bacterial infections;
3. travel or flight in or on (including getting in or out of, or on or off) any vehicle used for aerial navigation on a regular schedule between established airports, if the Insured Person is: a. riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or b. performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or c. riding as a passenger in an aircraft owned, leased or operated by the member's employer;
4. declared or undeclared War, or any act of declared or undeclared War;
5. full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority; provide however, that loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded;
6. the member being under the influence of drugs or the intoxication of the member or voluntary intake of poison, drugs, gas, or fumes or intoxicants, unless taken under the advice of a Physician; or

7. the member's commission of or attempt to commit a crime.

LIFE INSURANCE AND AD&D BENEFIT REDUCTION

If a member is actively working beyond the age of 69, the Life Insurance and AD&D benefits are reduced as age increases.

<table>
<thead>
<tr>
<th>On the date the member becomes . . .</th>
<th>Benefit is reduced to . . .</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 70</td>
<td>$25,000</td>
</tr>
<tr>
<td>Age 75</td>
<td>$15,000</td>
</tr>
</tbody>
</table>

CONVERSION PRIVILEGE

MEMBER

The member may convert his or her Life Insurance under the Plan to an individual policy if such insurance, or any portion of it, ends, by applying to the Plan’s Group Insurer within 31 days after such insurance ends and by paying the first premium. No Evidence of Insurability will be required if the member converts to an individual policy under this Conversion Privilege.

Entitled to Convert

The member is Entitled to Convert his or her Life Insurance only if:

1. the member ceases to be covered by the Plan;

2. the Plan terminates, provided the member has been covered under the Plan for at least five consecutive years immediately preceding such termination; or

3. the Plan is amended to terminate coverage for the group to which the member belongs, provided he or she has been covered under the Plan for at least five consecutive years immediately preceding such termination.

Amount of Converted Life Insurance

If the member's coverage terminates because he or she is no longer an eligible member of the Plan, the amount of Life Insurance that he or she will be eligible to convert will not be more than the amount of Life Insurance that is lost under the Plan.

If the member's Life Insurance ends because the Plan is amended to terminate coverage for the group to which the member belongs, or if the Plan terminates, the amount of Life Insurance under the converted life policy will be the lesser of: (a) the amount of Life Insurance in force under the Plan at the time insurance ends, less any amount for which the member becomes eligible under this or any other group life policy during the 31-day conversion period; or (b) $10,000.
DEPENDENT

An Eligible Dependent may convert his or her Dependent Life Insurance under the Plan to an individual policy if such person’s insurance, or any portion of it, ends, by applying to the Plan’s Group Insurer within 31 days after such insurance ends and by paying the first premium. No Evidence of Insurability will be required if the member converts to an individual policy under this Conversion Privilege.

Entitled to Convert

An Eligible Dependent is Entitled to Convert his or her Life Insurance only if:

1. the member ceases to be covered by the Plan;
2. the member dies;
3. the person ceases to qualify for coverage as an Eligible Dependent, as defined in the Plan;
4. the Plan terminates, provided the Eligible Dependent has been covered under the Plan for at least five consecutive years immediately preceding such termination; or
5. the Plan is amended to terminate coverage for the group to which the Dependent belongs, provided he or she has been covered under the Plan for at least five consecutive years immediately preceding such termination.

Amount of Converted Life Insurance

If the Eligible Dependent ceases to be eligible for insurance under the Plan, the amount of Life Insurance he or she will be Entitled to Convert will not be more than the amount of Life Insurance that is lost under the Policy.

If the Eligible Dependent’s Life Insurance ends because the Plan is amended to terminate coverage for the group to which the Dependent belongs, or if the Plan terminates, the amount of Life Insurance the Dependent will be Entitled to Convert will be the lesser of: (a) the amount of Life Insurance in force under the Plan at the time his or her insurance ends, less any amount for which he or she becomes eligible under this or any other group life policy during the 31-day conversion period; or (b) $10,000.