



**St. Luke's Health System**  
**000010142397**

**SCHEDULE OF INSURANCE**

**CLASS 6**

Physicians

WAITING PERIOD: 90 days of continuous Active Work (For date insurance begins, refer to "Effective Dates of Coverages" section)

MINIMUM HOURS: 72 hours per pay

**BASIC INSURANCE**

**LIFE AND AD&D INSURANCE**

Amount of Personal  
Life Insurance

AD&D Insurance  
Principal Sum



**SCHEDULE OF INSURANCE (CONTINUED)**











**EFFECT OF POLICY TERMINATION DURING DISABILITY ON ANY AD&D OR WEEKLY INCOME BENEFITS.** Termination of the Policy while you are Totally Disabled will have no effect on:

- (1) any Accidental Death or Dismemberment benefits otherwise payable, if:
  - (a) your loss is due to a covered accidental injury; and
  - (b) that injury occurred while you were insured under the Policy; or
- (2) any Weekly Disability Income Benefits otherwise payable for that period of Disability.

This extension will not be subject to payment of any premium after the Policy ends.

**EFFECT OF POLICY TERMINATION DURING PREGNANCY ON ANY WEEKLY INCOME BENEFITS.** If you are pregnant when the Policy terminates; then any Disability which results from that pregnancy will be





## **ASSIGNMENTS**

Personal Life Insurance and Accidental Death Insurance may be assigned. The assignments allowed under the Policy are absolute assignments and funeral assignments as described below.

No assignment will be binding on the Company unless and until:

- (1) it is made on a form furnished by the Company;
- (2) the original is completed and filed with the Company at its Group Insurance Service Office;  
and
- (3) it is approved by the Company.

The Company and the Employer do not assume responsibility for the validity or effect of an assignment.

**ABSOLUTE ASSIGNMENTS.** You may make an irrevocable assignment of your Personal Life Insurance and Accidental Death Insurance as a gift (with no consideration), providing you have the legal capacity and the mental capacity to do so. It may be made to a trust or to one or more of your relatives, their estates, or to a

## **EXTENSION OF DEATH BENEFIT IF YOU BECOME TOTALLY DISABLED**

## **ACCELERATED DEATH BENEFIT**

**BENEFIT.** The Accelerated Death Benefit is an advance payment of part of your Personal Life Insurance. It may be paid to you, in a lump sum, once during your lifetime.

To qualify, you must:

- (1) have satisfied the Active Work requirement under the Policy;
- (2) have been insured under the Policy for at least 3 months; and
- (3) have at least \$10,000 of Personal Life Insurance under the Policy on the day before the Accelerated Death Benefit is paid.

Receiving the Accelerated Death Benefit will reduce the Remaining Life Insurance and the Death Benefit payable at death, as shown on the next page.

"Claimant," as used in this section, means the Terminal Insured Person for whom the Accelerated Death Benefit is requested.

"Terminal" means you have a medical condition which is expected to result in death within 6 months, despite appropriate medical treatment.

**APPLYING FOR THE BENEFIT.** To withdraw the Accelerated Death Benefit, you (or your legal representative) must send the Company:

ADMINISTRATIVE CHARGE: NONE

WITHDRAWAL FEE: NONE

EFFECT ON AMOUNT OF LIFE INSURANCE. "Remaining Life Insurance" means the amount of Life Insurance which remains in force on the Claimant's life after an Accelerated Death Benefit is paid. The Remaining Life Insurance will equal:

- (1) the Claimant's amount of Life Insurance which was used to determine the Accelerated Death Benefit (A or B above); minus
- (2) any percentage by which the Claimant's coverage is scheduled to reduce, due to age; if the reduction occurs more than 12 months after the Accelerated Death Benefit is paid, and while he or she is still living; minus
- (3) the amount of the Accelerated Death Benefit withdrawn.

PREMIUM: There is no additional charge for this benefit. Continuation of the Remaining Life Insurance will be subject to timely payment of the premium for the reduced amount; unless you qualify for waiver of premium under the Policy's Extension of Death Benefit provision, if included.

CONDITIONS. If the Claimant exercises the Conversion Privilege after an Accelerated Death Benefit is paid, the amount of the conversion policy will not exceed the amount of his or her Remaining Life Insurance. If the

## **CONVERSION PRIVILEGE**





















## **CLAIMS PROCEDURES**

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### **(Continued)**

**Delay Notice.** If the Company needs more time to process an appeal, in a special case; then it will send the claimant a written delay notice, by the 30<sup>th</sup> day after receiving the request for review. The notice will explain:

- (1) the special circumstances which require the delay;
- (2) whether more information is needed to review the claim; and
- (3) when a decision can be expected.

**Exception:** If the Company needs more information from the claimant to process an appeal; then it must be









