

The Group Life Insurance policy issued by Standard Insurance Company to the State of Wyoming Employees' and Elected Officials' Group Insurance provides comprehensive coverage for active members, effective from January 1, 2017. This policy encompasses life insurance, dependents life insurance, and accidental death and dismemberment (AD&D) insurance. To qualify for coverage, members must be active employees working a minimum of 80 hours per month and complete an eligibility waiting period. Exclusions apply to seasonal employees, independent contractors, and full-time armed forces members. The life insurance benefit is set at \$50,000, with a repatriation benefit of up to \$5,000, while dependents life insurance for spouses and children is capped at \$4,000, not exceeding 50% of the member's life insurance amount. The AD&D insurance benefit is \$20,000, with additional benefits for specific circumstances, including a seat belt benefit and child care expenses following the member's death.

Premium contributions for the various insurance types are contributory, and the policy includes an Accelerated Benefit allowing for early payment of benefits under certain conditions, which may affect tax status and eligibility for government benefits. Members must provide evidence of insurability for late applications or reinstatements, although some requirements may be waived during designated open enrollment periods or after family status changes. The policy specifies conditions under which insurance may terminate, including the necessity for active work and implications of family status changes. Claims procedures, beneficiary provisions, and the right to convert coverage upon termination are also detailed, with the Group Policy terms taking precedence over the certificate in case of discrepancies.

The policy outlines benefits for various forms of paralysis and AD&D, with specific percentages for different types of paralysis, such as 100% for quadriplegia and 25% for uniplegia. It is noted that no more than 100% of the AD&D Insurance will be paid for all losses from a single accident, and certain exclusions apply, including losses due to war, suicide, criminal activities, and substance abuse. Insurance amounts may reduce based on the insured's age, with specific reductions for life and

AD&D insurance as the insured ages. Additional benefits include a Waiver of Premium for total disability and provisions for converting insurance if the group policy terminates, with a minimum insured period of three years.

Life Insurance benefits are payable upon the insured's death, with conditions for termination including employment cessation or group policy termination. Dependents Life Insurance covers the insured's spouse and children, with coverage ending under various circumstances, such as the insured's death or divorce. AD&D Insurance benefits are payable for losses resulting from accidents, with specific definitions of loss and conditions for coverage. The policy includes provisions for portability of insurance upon employment termination, allowing the insured to purchase portable coverage without evidence of insurability under certain conditions.

The policy defines Total Disability and outlines the Accelerated Benefit for insured individuals with a terminal illness, allowing them to receive a portion of their insurance while alive. The Right to Convert permits policyholders to purchase an individual life insurance policy without evidence of insurability if their insurance ends or is reduced due to a Qualifying Event. Claims must be filed using the insurer's forms, with Proof of Loss required within 90 days, and the insurer has 45 days to pay benefits after receiving satisfactory proof. The policy also details assignment of benefits, stating that assignments must be in writing and signed by the policyholder, with specific provisions for death benefits and accidental dismemberment benefits.

Beneficiaries can be named or changed at any time, and benefits will be distributed according to the beneficiary designation on file. If no beneficiary survives, benefits will be distributed to the insured's spouse, children, parents, siblings, or estate in that order. Payments may be made in a lump sum or deposited into a secure account if exceeding \$25,000, with options for installment payments. Legal actions regarding claims must be initiated within three years of proof of loss submission, and misrepresentations made to obtain insurance will not be used to deny claims after two years of

coverage. The group policy can be terminated for nonpayment of premiums or by written notice from the policyholder, with changes requiring written approval from the insurer. Definitions provided clarify terms such as AD&D insurance, annual earnings, child, and spouse, establishing the framework for eligibility and benefits under the policy.