

The Group Term Life Insurance Plan for Employees of the State of New Hampshire, issued by ReliaStar Life Insurance Company, provides term life insurance benefits to eligible employees, defined as full-time employees working at least 37.5 hours per week and temporary or seasonal employees who have completed six months of full-time employment within a year. The plan includes noncontributory basic life insurance with a benefit of \$50,000, while supplemental life insurance is contributory, allowing employees to select coverage from 1 to 4 times their basic yearly earnings, with a minimum of \$5,000 and a maximum of \$1,000,000. Coverage becomes effective after a 30-day waiting period, and evidence of insurability may be required for certain levels of supplemental coverage. The policy is governed by New Hampshire law and the Employee Retirement Income Security Act (ERISA), with premiums for basic insurance paid by the employer and employees contributing to supplemental insurance. The policy includes provisions for benefit reductions upon reaching age 70, enrollment conditions, effective dates of coverage, and continuity of coverage when changing insurance carriers. Coverage terminates under several conditions, including policy termination, loss of eligibility, or non-payment of premiums. If coverage ends for reasons other than voluntary cancellation, the insured may convert their life insurance to an individual policy without evidence of insurability, provided they apply within 31 days of termination. The maximum amount eligible for conversion is limited to the amount previously held under the policy, excluding additional benefits.

The policy features an incontestability clause, stating that statements made by the insured are representations rather than warranties and cannot be contested after two years, except in cases of fraud. Clerical errors do not affect coverage eligibility, and misstatements of age will result in adjustments to premiums and benefits. The insured may assign ownership of the policy through written notice, which must be accepted by the insurer. Beneficiary designations can be changed while coverage is in force, but consent from an irrevocable beneficiary is required for changes. The policy is subject to the standards of the Interstate Insurance Product Regulation Commission, and changes can be made without consent from the insured if documented through riders or

amendments. Death benefits are payable to the named beneficiary upon receipt of proof of death, and if no beneficiary is named, proceeds will be distributed to surviving relatives in a specified order. Interest on death benefits accrues from the date of death until payment is made, with specific conditions outlined for legal impediments to payment.

Exclusions include a suicide clause for supplemental contributory life insurance, where benefits are not paid if the insured commits suicide within two years of coverage initiation or an increase in coverage. The policy also provides conversion options for spouses and children upon qualifying events, such as divorce or reaching age limits. The Supplemental Spouse Life Insurance policy is contributory, with a maximum coverage amount of \$110,000, and eligibility begins on the policy effective date or the date of marriage. Enrollment is required for contributory coverage, and evidence of insurability is necessary for coverage exceeding \$25,000 or for new enrollments after certain conditions. Coverage becomes effective on the date of enrollment or when the spouse is no longer hospitalized or applying for disability benefits. The rider terminates upon the termination of the employee's life insurance, cancellation by the employee, or if the spouse is no longer eligible. Conversion to an individual life insurance policy is allowed without evidence of insurability under certain conditions.

The policy includes provisions for supplemental child life insurance, covering children from live birth to under 26 years of age, with a maximum benefit of \$3,000. Eligibility for coverage is contingent upon the policyholder being covered under the main policy, and evidence of insurability is not required. Coverage for children ends when they no longer meet eligibility criteria or upon termination of the rider or policy. The Waiver of Premium Rider allows for the waiver of premiums if the insured becomes Totally Disabled before age 60, with specific conditions for continued coverage. The Accelerated Death Benefit allows for a payout of up to 50% of the Basic and Supplemental Life Insurance amount, or \$100,000, whichever is less, provided the insured has at least \$10,000 of life insurance coverage in force.

The policy outlines the terms for the payment of benefits, stating that the Beneficiary must be alive on the date of the insured's death to receive proceeds. If the insured's child dies during the conversion period after the insured's death, the proceeds will be paid to the insured's estate. Death benefits can be paid in a lump sum or in a comparable method, with other payment options available at the time of the claim. Payments made in good faith will discharge the insurer's liability to the extent of such payments. Interest on proceeds will accrue at a minimum annual rate of 10% plus the applicable interest rate for funds left on deposit, starting 31 days after the latest specified dates.

The policy includes provisions for Basic and Supplemental Employee Accidental Death and Dismemberment (AD&D) insurance, which is contributory and available to full-time employees, with maximum amounts specified. Claims must be reported within 90 days, and proof of loss must be submitted. Exclusions to coverage include losses due to suicide, self-inflicted injuries, diseases not resulting from an accidental injury, acts of war, and certain travel-related incidents. The policy also specifies benefits for accidental death and dismemberment, including additional benefits for safety belt use and child care. Overall, the policy outlines eligibility, effective dates, termination conditions, and claims procedures, ensuring that policyholders understand their rights and obligations under the coverage provided.