Voluntary Term Life and AD&D Insurance
Prepared for the employees of Xavier University

Voluntary Term Life Insurance Coverage

Employee — If you are an active, full-time employee and work at least 30 hours per week for your employer, excluding Jesuit employees, you are eligible for coverage on the first of the month after 30 days of active service.

- Benefit Amount — Units of $25,000
- Guaranteed Coverage Amount* — $200,000
- Maximum — $400,000
  - Benefit Reduction Schedule – If you are still employed, your benefits will reduce to 65% at age 65 and 50% at age 70. Your premiums will also reduce to match your benefits.

*Newly elected amounts of coverage during annual enrollment are all subject to Evidence of Insurability.

Your Spouse — up to age 99 is eligible provided that you apply for and are approved for coverage for yourself

- Benefit Amount — $10,000; $15,000; $25,000; $30,000 or $50,000
- Guaranteed Coverage Amount* — $30,000
- Maximum — $50,000, but cannot exceed 50% of the employee’s approved coverage amount

*Newly elected amounts of coverage during annual enrollment are all subject to Evidence of Insurability.

Your Unmarried, Dependent Children — Under age 26, as long as you apply for and are approved for coverage for yourself

- Benefit Amount — $5,000 or $10,000
- Maximum Benefit — $10,000 for children 6 months and older.
  The maximum benefit for a dependent child under the age of 6 months is $250.

No one may be covered more than once under this plan.

Guaranteed Coverage for Voluntary Term Life Insurance Coverage

Guaranteed Coverage Amount is the amount of coverage you can elect without answering any medical questions or taking a health exam. Guaranteed Coverage is only available during initial enrollment or at any later approved enrollment periods. If you or your spouse apply for coverage that is above the Guaranteed Coverage Amount, you and your spouse must fill out a Medical Evidence of Insurability form and be approved by Cigna before the excess coverage becomes effective. All dependent child benefits are guaranteed issue.
Other Coverage Features

Accelerated Death Benefit — Terminal Illness
If you or your spouse is diagnosed by two unaffiliated physicians as terminally ill with a life expectancy of 12 months or less, the benefit for terminal illness provides for up to 75% of the Voluntary Term Life Insurance coverage amount or $150,000, whichever is less. This benefit is payable only once in the insured’s lifetime, and will reduce the life insurance death benefit.

Continuation for Disability for Employees
Age 70 or over
If your active service ends due to disability, at age 70 or over, your life insurance coverage will continue while you are disabled. Benefits will remain in force until the earliest of: the date you are no longer disabled, the date the policy terminates, the date you are disabled for 12 consecutive months, or the day after the last period for which premiums are paid.
You are considered disabled if, because of injury or sickness, you are unable to perform all the material duties of your Regular Occupation, or you are receiving disability benefits under your Employer’s plan.

Extended Death Benefit
The extended death benefit ensures that if you become disabled prior to age 70, and die before it is determined if you qualify for Waiver of Premium, we will pay the life insurance benefit if you remain disabled during that period. If you qualify for this benefit and have insured your spouse or children, their coverage is also extended. No additional premium payment is required for the extended coverage.

Waiver of Premium
If you are totally disabled prior to age 70 and can’t work for at least 9 months, you won’t need to pay premiums for your coverage while you are disabled, provided the insurance company approves you for this benefit. You are considered totally disabled when you are completely unable to engage in any occupation for wage or profit because of injury or sickness. This benefit will remain in force until age 70, subject to proof of continuing disability each year. If you qualify, and have insured your spouse or children, their premium is also waived.

Conversion
If group life insurance coverage is reduced or ends for any reason except nonpayment of premiums, you can convert to an individual policy. To convert, you must apply for the conversion policy and pay the first premium payment within 31 days after your group coverage ends. Family members may convert their coverage as well. Converted policies are subject to certain benefits and limits as outlined in the conversion brochure which may be requested as needed. Premiums may change at this time.

Portability
This plan allows you to continue all of your voluntary coverage if you leave your employer. Premiums may change at this time. Just pay your premiums directly to the insurance company. Coverage may be continued for you and you until age 85 and your spouse until age 70. Coverage may also be continued for your children.

Exclusions
This plan will not pay benefits if loss of life is the result of suicide that occurs within the first two years of coverage.

11/2014
Voluntary Accidental Death & Dismemberment Insurance Coverage

If you and/or your dependents enroll in voluntary term life coverage, you will automatically be enrolled in voluntary accidental death and dismemberment benefits. Your accidental death benefit amount will be equal to the amount of voluntary life coverage you elect.

Your Benefit options:
- Benefit Amount: An amount equal to your voluntary life benefit in effect under Policy # FLX-965998.
- Maximum - $400,000

Your Spouse’s benefit options:
- Benefit Amount - An amount equal to the voluntary life benefit in effect under Policy # FLX-965998.
- Maximum – $50,000, not to exceed 50% of the employee’s coverage amount

Your children’s benefit options:
- Benefit Amount – An amount equal to the voluntary life benefit in effect under Policy # FLX-965998.
- Maximum Benefit – $10,000

Description of Benefits
If you die or are seriously injured as a result of a covered accident or injury, you or your beneficiaries will receive a set amount to help pay for unexpected expenses, or help your loved ones pay for future expenses after you’re gone.

In addition to loss of life benefits, there are other living benefits available to survivors of severe covered accidents. Only one benefit (the largest) will be paid for losses from the same covered accident.

<table>
<thead>
<tr>
<th>If, within 365 days of a covered accident, bodily injury results in:</th>
<th>We will pay this % of the benefit amount:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of Life</td>
<td>100%</td>
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<tr>
<td>Total paralysis of upper and lower limbs, or</td>
<td>100%</td>
</tr>
<tr>
<td>Loss of any combination of two: hands, feet or eyesight, or Loss of speech and hearing in both ears</td>
<td></td>
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<tr>
<td>Total paralysis of both lower or upper limbs</td>
<td>75%</td>
</tr>
<tr>
<td>Total paralysis of upper and lower limbs on one side of the body, or Loss of hand, foot or sight in one eye, or Loss of speech or loss of hearing in both ears, or Severance and Reattachment of one hand or foot</td>
<td>50%</td>
</tr>
<tr>
<td>Total paralysis of one upper or lower limb, or</td>
<td>25%</td>
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<tr>
<td>Loss of all four fingers of the same hand, or Loss of thumb and index finger of the same hand</td>
<td></td>
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<tr>
<td>Loss of all toes of the same foot</td>
<td>20%</td>
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**Loss of a Hand or Foot** means complete Severance through or above the wrist or ankle joint.

**Loss of Sight** means the total, permanent loss of all vision in one eye which is irrecoverable by natural, surgical or artificial means.
Loss of Speech means total and permanent loss of audible communication which is irrecoverable by natural, surgical or artificial means.

Loss of Hearing means total and permanent loss of ability to hear any sound in both ears which is irrecoverable by natural, surgical or artificial means.

Loss of a Thumb and Index Finger of the Same Hand or Four Fingers of the Same Hand means complete Severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand).

Loss of Toes means complete Severance through the metatarsalphalangeal joint.

Paralysis means total loss of use of a limb. A Physician must determine the loss of use to be complete and irreversible.

Additional Features and Definitions

For Wearing a Seatbelt & Protection by an Airbag
You will receive an additional 10% benefit but not more than $10,000 if the covered person dies in an automobile accident and law enforcement-certified to be wearing a seatbelt or approved child restraint. We will increase the benefit by an additional 10% but not more than $10,000 if the insured person was also positioned in a seat protected by a properly-functioning and properly deployed Supplemental Restraint System (Airbag).

For Comas
You will receive 1% of full benefit amount, for up to 11 months, if you, your spouse, or your children are in a coma for 30 days or more as a result of a covered accident. If the covered person is still in a coma after 11 months, or dies, the full benefit amount will be paid.

For Exposure & Disappearance
Benefits are payable if you or an insured family member suffer a covered loss due to unavoidable exposure to the elements as a result of a covered accident. If your or an insured family member's body is not found within one year of the disappearance, wrecking or sinking of the conveyance in which you or an insured family member were riding, on a trip otherwise covered, it will be presumed that you sustained loss of life as a result of a covered accident.

For Traveling on Public Transportation: We will increase your benefit amount by 100%, up to $200,000, if you or an insured family member are accidentally killed or dismembered while a fare-paying passenger in or being struck by or while getting on or off of public transportation licensed for hire to carry fare-paying passengers or a transport aircraft operated by the U.S. Air Mobility Command or a similar air transport service of another country.

For Home Alteration and Vehicle Modification
Personal Accident Insurance pays an additional benefit if you or an insured family member require home alteration or vehicle modification due to injuries from a covered accident. If the accident requires you to use a wheelchair to be ambulatory, we will pay usual and customary home alteration and vehicle modification expenses. The expenses must be incurred within one year of the date of the accident causing the loss, up to 10% of the benefit amount or $20,000, if less. This benefit is payable only once in the insured's lifetime. This benefit covers alteration to the insured's residence that are necessary to make the residence accessible and habitable for a wheelchair-confined person, or modifications to a motor vehicle owned, leased or newly purchased by the insured that make the vehicle accessible and drivable. In addition to the general exclusions, this benefit is not payable if you or an insured family member is entitled to benefits under Workers' Compensation or any similar plan.
Conversion
If group accident insurance coverage ends, except due to nonpayment of premiums, you can convert to an individual accident policy. To convert, you must apply for the conversion policy and pay the first premium payment within 31 days after your group coverage ends. Family members may convert their coverage as well. Premiums may change at this time. Refer to the certificate you receive for the timeframes that you must act within to exercise this feature of the policy.

Benefit Reductions and Exclusions
What's Not Covered
Self-inflicted injuries or suicide while sane or insane • commission or attempt to commit a felony or an assault • any act of war, declared or undeclared • any active participation in a riot, insurrection or terrorist act • bungee jumping • parachuting • skydiving • parasailing • hang-gliding • sickness, disease, physical or mental impairment, or surgical or medical treatment thereof, or bacterial or viral infection • voluntarily using any drug, narcotic, poison, gas or fumes except one prescribed by a licensed physician and taken as prescribed • while operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the covered person has been provided a written warning against operating a vehicle while taking it • while the covered person is engaged in the activities of active duty service in the military, navy or air force of any country or international organization (this does not include Reserve or National Guard training, unless it extends beyond 31 days) • traveling in an aircraft that is owned, leased or controlled by the sponsoring organization or any of its subsidiaries or affiliates • air travel, except as a passenger on a regularly scheduled commercial airline or in an aircraft being used by the Air Mobility Command or its foreign equivalent • being flown by the covered person or in which the covered person is a member of the crew.