



Offered by Life Insurance Company of North America, a Cigna company

**Employee-Paid
TERM LIFE INSURANCE**

SUMMARY OF BENEFITS

Prepared for: Marshfield Clinic Health System, Inc.

Term Life insurance can help protect your loved ones' financial health if you are no longer there to support them.

Who Is Eligible For Coverage?:

You: All active, benefit eligible Employees of the Employer regularly working a minimum of 20 hours per week working in the United States, who are citizens or permanent resident aliens of United States.

You will be eligible for coverage the first of the month following date of hire.

Your Spouse: Is eligible as long as you apply for and are approved for coverage yourself.

Your Child(ren): Is eligible as long as you apply for and are approved for coverage yourself.

Available Coverage:

	Benefit Amount	Maximum	Guaranteed Issue Amount
Employee	Units of \$10,000	\$500,000	\$250,000
Spouse	Units of \$10,000	\$500,000	\$30,000
Children	Units of \$2,500	\$10,000	All amounts

Guaranteed Issue means that you may be able to purchase coverage without medical exams or health questions. See "Guaranteed Issue" below for more information.

Employee's Monthly Cost of Coverage: (Spouse's cost per unit is based on employee's age)

Age	Employee Cost Per \$10,000 Unit	Spouse Cost Per \$10,000 Unit	Age	Employee Cost Per \$10,000 Unit	Spouse Cost Per \$10,000 Unit
0-19	\$0.60	\$0.60	60-64	\$9.20	\$9.20
20-24	\$0.60	\$0.60	65-69	\$15.40	\$15.40
25-29	\$0.60	\$0.60	70-74	\$30.60	\$30.60
30-34	\$0.80	\$0.80	75-79	\$30.60	\$30.60
35-39	\$0.90	\$0.90	80-84	\$30.60	\$30.60
40-44	\$1.00	\$1.00	85-89	\$30.60	\$30.60
45-49	\$1.86	\$1.86	90-94	\$30.60	\$30.60
50-54	\$3.74	\$3.74	95-99	\$30.60	\$30.60
55-59	\$6.00	\$6.00			

Child Cost Per \$2,500 Unit = \$0.20

Your Child(ren): Is eligible as long as you apply for and are approved for coverage yourself.

Actual per pay period premiums may differ slightly due to rounding. Rates vary by age and may be subject to change in the future. Benefits will reduce based on age (see Benefits Reduction Schedule for details).

How to Calculate Your Monthly Cost:

Step 1: Use the chart above to find your **Monthly** rate based on age as of **01/01/2017**.

Step 2: Multiply this rate by your desired coverage amount, in units. Reference the table above to find the appropriate unit amounts for employee and/or dependents.

Step 3: The result is the **Monthly** cost.

Important Definitions and Policy Provisions:

When Your Coverage Begins and Ends – Coverage becomes effective on the later of the program's effective date, the date you become eligible, the date your enrollment elections are received, or the date you authorize any necessary payroll deductions. Your coverage will not begin unless you are actively at work on the effective date. Dependent coverage will not begin for any spouse or child who on the effective date is hospital or home confined, receiving chemotherapy or radiation treatment, or disabled and under the care of a physician. Coverage will end on the earliest of the date you are eligible for coverage under a plan intended to replace this coverage, you and your dependents are no longer eligible, the group policy is no longer in force, or required premiums are not paid.

Benefit Reductions, Exclusions and Limitations:

Benefit Reduction Schedule - If you are still employed, your benefits and your spouse's benefits will reduce to 65% at age 65, 50% at age 70 and 35% at age 75, based on the employee's age.

Exclusions - Voluntary life insurance will not be paid if you commit suicide, while sane or insane, within the first two years of coverage.

Limitations - The Accelerated Death Benefit is payable only once. Using this benefit reduces the life insurance death benefit. The amount payable under the Accelerated Death Benefit may be reduced by the amount of other benefits already paid to the insured under the policy. See your certificate for details. Benefits will be extended without premium payment until the earlier of the date you are no longer disabled, or the date you fail to qualify for Waiver of Premium or fail to provide proof of Disability.

Guaranteed Issue:

If you are a new hire and you apply within 31 days after you are eligible to elect coverage for yourself, you are entitled to choose any coverage offered up to the Guaranteed Issue Amount, without providing evidence of good health. If you apply for an amount of coverage greater than the Guaranteed Issue Amount, coverage in excess of the Guaranteed Issue Amount will not be issued until the insurance company approves acceptable evidence of good health. If you apply for coverage for yourself more than 31 days from the date you become eligible to elect coverage under this plan, the Guaranteed Issue Amount will not apply, unless Guaranteed Issue has been approved by your employer for a specific period of time. Coverage will not be issued until the insurance company approves acceptable evidence of good health.

These are summarized definitions only. To be eligible for coverage, the covered illness or event must meet the definitions and other terms and conditions set forth in the group policy.

Additional Features:

Extended Death Benefit with Waiver of Premium – The extended death benefit continues your coverage without payment of premium, before you're eligible to qualify for Waiver of Premium, if you are continuously Disabled for 9 months prior to age 60. "Disabled" means because of injury or sickness, you are unable to perform all the material and substantial duties of any occupation which you may become qualified based on education, training or experience. If you qualify for this benefit and have insured your spouse or children, the insurance company will also extend their coverage.

Waiver of Premium – If you're continuously Totally Disabled for 9 months before age 60, you won't need to pay premiums for your life insurance coverage while you're Totally Disabled, provided the insurance company approves. "Totally Disabled" means you are unable to perform all the essential duties of any occupation that you are or may reasonably become qualified based on your education, training or experience. If you qualify and have insured your spouse or children, the insurance company will also waive their premium. After premiums have been waived for 12 months, they will be waived for future periods of 12 months if you remain Totally Disabled. This benefit will remain active until up to age 65 subject to proof of continuing disability each year.

Continuation Provision – Continues your coverage with premium payment for up to 12 months if you are disabled, not waiver eligible and over the age of 60.

Accelerated Death Benefit – Terminal Illness – if two unaffiliated doctors diagnose you as terminally ill while the coverage is active, with a life expectancy of 12 months or less, the benefit for Terminal Illness provides up to: Employee: 80% of your Term Life Insurance coverage amount or \$400,000, whichever is less.

Conversion – To convert, you must apply for the conversion policy and pay the first premium payment within 31 days after your group coverage ends.

THIS POLICY PROVIDES LIMITED COVERAGE. IT PAYS A FIXED BENEFIT AND DOES NOT COVER MEDICAL EXPENSES AS INCURRED. THIS IS NOT A SUBSTITUTE FOR COMPREHENSIVE OR MAJOR MEDICAL HEALTH INSURANCE. THIS COVERAGE DOES NOT SATISFY THE INDIVIDUAL MANDATE OF THE AFFORDABLE CARE ACT BECAUSE THE COVERAGE DOES NOT MEET THE REQUIREMENTS OF MINIMUM ESSENTIAL COVERAGE.

Terms and conditions of coverage for Term Life insurance are set forth in Group Policy No. FLX 967539. This is not intended as a complete description of the insurance coverage offered. This is not a contract. Complete coverage details, including premiums, eligible conditions, their respective payments and policy exclusions and limitations are contained in the Policy. Please see your Plan Sponsor to obtain a copy of the Policy. If there are any differences between this summary and the group policy, the information in the group policy takes precedence. Product availability, costs, benefits, riders, covered conditions and/or features may vary by state. Please keep this material as a reference. Insurance coverage is issued on group policy form number: Policy Form TL-004700. Coverage is underwritten by Life Insurance Company of North America, 1601 Chestnut St. Philadelphia, PA 19192.

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