

San Patricio County
Life Insurance Coverage effective January 1, 2008
Schedule of Benefits Summary

BASIC LIFE INSURANCE

Eligibility	Class 1: All active, full-time Employees regularly working a minimum of 30 hours per week. Class 2: Retirees
Basic Life Benefit	\$12,000
Benefit Reduction Schedule Benefits Reduce to:	65 % at age 70, 50 % at age 75
Waiver of Premium Provision: Benefits can be continued without payment if you qualify based on disability	Class 1: Must be totally disabled before age 60 6 month waiting period Benefit provided to age 65 Eligibility for Waiver of Premium continues if the group policy is terminated Class 2: Excluded
Terminal Illness: You can receive a portion of your benefit while living if you are diagnosed with a terminal illness	50% up to \$100,000 for Basic and Voluntary benefits Coverage available for employees
Conversion	Conversion can be converted to an individual policy prior to age 70
Beneficiary Services	- Comprehensive package of financial, bereavement and legal counseling - Available for benefit payments \geq \$5,000

VOLUNTARY LIFE INSURANCE

Eligibility	All active, full-time Employees regularly working a minimum of 30 hours per week.
Voluntary Life Benefit	Elected in units of \$5,000
Guaranteed Issue Amount	\$150,000
Maximum Benefit	\$150,000
Benefit Reduction Schedule Benefits Reduce to:	65 % at age 70, 50 % at age 75
Waiver of Premium Provision: Benefits can be continued without payment if you qualify based on disability	Must be totally disabled before age 60 6 month waiting period Benefit provided to age 65 Eligibility for Waiver of Premium continues if the group policy is terminated
Terminal Illness: You can receive a portion of your benefit while living if you are diagnosed with a terminal illness	50% up to \$100,000 for Basic and Voluntary benefits Coverage available for employees
Evidence of Insurability Requirement	Proof of good health is required for any new requested coverage
Suicide Exclusion	We do not pay death benefits if insured commits suicide during first two years of coverage This two year suicide exclusion also applies to all later increases in coverage
Conversion	Coverage can be converted to an individual policy prior to age 70
Beneficiary Services	- Comprehensive package of financial, bereavement and legal counseling - Available for benefit payments \geq \$5,000

POLICY PROVISIONS

Active Service Definition

An Employee will be considered in Active Service with the Employer on a day which is one of the Employer's scheduled work days if either of the following conditions are met.

- He or she is actively at work. This means the Employee is performing his or her regular occupation for the Employer on a Full-time basis, either at one of the Employer's usual places of business or at some location to which the Employer's business requires the Employee to travel.
- The day is a scheduled holiday, vacation day or period of Employer approved paid leave of absence, other than disability or sick leave after 7 days*.

An Employee is considered in Active Service on a day which is not one of the Employer's scheduled work days only if he or she was in Active Service on the preceding scheduled work day.

*7 days is variable and may be adjusted to align with sick leave/disability policies

Takeover Provision

Employees not in Active Service on the effective date will be provided a death benefit equal to the lesser of:

- the amount that would be due under our plan (without regard to Active Service), or
- the amount that would have been due under the prior plan had it remained in force.

The benefit amount will be reduced by any amount paid by the prior plan, or that would have been paid had our plan not been issued and had timely filing of the claim been made under the prior plan.

These terms will end on the earliest of:

- the date the Employee meets the Active Service requirements;
- the date insurance terminates;
- 12 months after the plan effective date; or
- the last day the Employee would have been covered under the prior plan if that plan was still in force.

This provision is only available when the policy which is being replaced includes a fully insured Waiver of Premium provision which continues coverage beyond the policy termination.

Guaranteed Issue

- Increases in employee coverages are subject to evidence of insurability, except as noted under other provisions
- Late applications for employee coverage require medical evidence of insurability

This information is a brief description of the important features of this plan. It is not a contract. Terms and conditions of the coverage are set forth in group policies issued to your employer in Texas and subject to its laws. The availability of this offer may change. Please keep this material as a reference, and file it with your certificate, should you become insured. If there is any discrepancy between this document and the actual policy, the policy provisions will prevail.



CIGNA Group Insurance
Life - Accident - Disability