How secure is your family’s financial future without you?

If something happened to you, would your family be able to maintain their way of life? How would they cover ongoing living expenses? Colonial Life’s group term life insurance can help provide financial security for your family.

There are two convenient options to enroll:

1. **Self-enroll online.**
   Access the enrollment site URL:
   Harmony.benselect.com/SoA

   Use the following login information:
   **Log In:** MEMBER ID (This is also your Health ID number.)
   **Personal Identification Number:**
   The last four digits of your Social Security number and the last two digits of your birth year (six digits total)

   During your online enrollment, you will be prompted to accept or decline each coverage type, premiums will be displayed for your selections and the appropriate health questions will be displayed, when applicable.

2. **Enroll via paper application.**
   If you are applying for life insurance benefit amounts that require health underwriting, you will be required to complete both the Enrollment form and the Evidence of Insurability form, when applicable.

Enrollment opportunities:
1. During annual enrollment
2. 60-day new hire eligibility period
3. Within 60 days of a qualifying event, such as marriage, birth or adoption
Your basic and optional coverages

<table>
<thead>
<tr>
<th>Coverage options</th>
<th>Who pays</th>
<th>Benefit amount(s)</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic group term life with AD&amp;D insurance</td>
<td>Employer or Employee*</td>
<td>$10,000</td>
<td>Your employer is providing this benefit and you will be automatically enrolled if your district is participating in the basic group term life with AD&amp;D insurance offering.</td>
</tr>
<tr>
<td>Expanded basic group term life with AD&amp;D insurance</td>
<td>Employee</td>
<td>$1,000 increments up to $40,000</td>
<td>Health questions are not asked at the initial enrollment.</td>
</tr>
<tr>
<td>Supplemental employee group term life with AD&amp;D insurance</td>
<td>Employee</td>
<td>$1,000 increments up to $250,000</td>
<td>Health questions are not asked at the initial enrollment for benefit amounts up to $100,000. Any benefit amount over $100,000 is subject to evidence of insurability.</td>
</tr>
<tr>
<td><strong>Supplemental spouse group term life with AD&amp;D insurance</strong></td>
<td>Employee</td>
<td>$1,000 increments up to $40,000</td>
<td>Health questions are not asked at the initial enrollment for spouse benefit amounts up to $10,000. Any benefit amount over $10,000 is subject to evidence of insurability.</td>
</tr>
<tr>
<td><strong>Supplemental dependent child group term life with AD&amp;D insurance</strong></td>
<td>Employee</td>
<td>$1,000 increments up to $40,000</td>
<td>Health questions are not asked at the initial enrollment for spouse and coverage up to $10,000. Any benefit amount over $10,000 is subject to evidence of insurability.</td>
</tr>
</tbody>
</table>

* Some districts are not participating in the employer-paid basic group term life with AD&D insurance.
** Employee must elect supplemental group term life with AD&D insurance on themselves in order to elect supplemental group term life with AD&D insurance for the spouse or dependent child(ren).

EXCLUSIONS AND LIMITATIONS

Losses Not Covered Under Your Life Insurance Benefit:

Your life insurance benefit does not cover any losses where death is caused by, contributed to by, or resulting from suicide occurring within 24 months after a covered person's initial effective date of insurance or after the date any increases or additional insurance becomes effective, whether sane or insane.

This applies to any amounts of insurance for which you pay all or part of the premium.

This applies to any amount subject to evidence of insurability requirements and we approve the evidence of insurability form and the amount you applied for at that time.

You will be given credit for any period of time applied toward the satisfaction of the suicide provision, if any, under your Employer's prior group life insurance plan.

Losses Not Covered Under the AD&D Insurance Benefit:

Your AD&D benefit does not cover any losses that are caused by, contributed to by, or resulting from:

- an attempt to commit or commission of suicide or intentional self-inflicted injury while sane or insane;
- active participation in a riot;
- an attempt to commit or commission of a felony or engaging in an illegal occupation;
- voluntary use of any drugs, poisonous substance, intoxicant or narcotic, except any drugs taken as prescribed by a physician and taken as prescribed. Accidental exposure to any poisonous substance will not be excluded;
- the presence of that percentage of alcohol in the covered person's blood which raises a presumption that the covered person was under the influence of alcohol. The blood-alcohol level which raises this presumption is governed by the laws of the state in which the accident occurred;
- disease of the body, mental infirmity or diagnostic, medical or surgical treatment;
- being exposed to war or any act of war, declared or undeclared, or serving in the armed forces of any country or authority. Losses as a result of acts of terrorism or nuclear release committed by individuals or groups will not be excluded from coverage unless the covered person who suffered the loss committed the act of terrorism or nuclear release;
- an attempt to commit or commission of suicide or intentional self-inflicted injury while sane or insane;
- active participation in a riot;
- being exposed to war or any act of war, declared or undeclared, or serving in the armed forces of any country or authority. Losses as a result of acts of terrorism or nuclear release committed by individuals or groups will not be excluded from coverage unless the covered person who suffered the loss committed the act of terrorism or nuclear release;
- investigations or experimental procedures, surgery, or drugs, including complications arising from having experimental or investigative procedures, surgeries, or drugs.

Termination

Coverage terminates:

- if the group policy ends;
- the date you no longer meet eligibility requirements;
- the end of the grace period if we do not receive the required premium for your insurance; or
- the date the next premium is due after you ask us to end your coverage.

If you are no longer eligible for coverage as an active employee, you may be eligible to port your group term life and AD&D coverage, or you may convert your group term life and AD&D coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.

Evidence of Insurability means a statement of medical history which we will use to determine if an applicant is approved for coverage. Blood profiles and medical examinations, if applicable, will be provided at our expense. Evidence of Insurability is required for any amount of life insurance over the maximum guaranteed issue amount.

Premium will vary based on plan options and face amount selected.

The effective date of your coverage will be delayed if you are not a member of an eligible class on the coverage effective date. The coverage will be effective on the date that you return to status as a member of an eligible class. If the certificate covers your spouse and/or dependent children, their coverage will be effective on the date that you return to status as a member of an eligible class.

Applicable to policy number GTL1.0-P-AR-SOA and certificate number GTL1.0-C-AR-SOA. This is not an insurance contract and only the actual policy provisions will control.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC
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