



YEARLY RENEWABLE
 GROUP TERM LIFE AND ACCIDENTAL DEATH
 AND DISMEMBERMENT (AD&D) INSURANCE
 ACCELERATED DEATH BENEFIT
 NON-PARTICIPATING POLICY
 NON-CONTRIBUTORY

CERTIFICATE OF COVERAGE
COVER PAGE

POLICYHOLDER: HOLMES COMMUNITY COLLEGE

GROUP NUMBER: G000045108-00001
POLICY NUMBER: LIMS45108 / CLASS A

PLAN HIGHLIGHTS

This is a brief overview of Your benefits in the event of Your death or any other covered loss. These benefits are described further in the Certificate, along with other important information about Your coverage.

Employment Minimum Requirements:

Non-Contributory Insurance: 30 hours weekly

Waiting Period: There is no Waiting Period.

Basic Group Term Life Plan			
Class A: All other eligible active Employees			
Benefit	Principal Sum	Benefit Reduction Schedule/ Termination	Guaranteed Issue Limit
Basic Employee Term Life	2.5 Times Base Annual Compensation rounded to the next higher \$1,000 to a Maximum of \$250,000 Minimum: \$5,000	Reduces to 65% at age 65 40% at age 70 25% at age 75 Terminates at Employee's Retirement Date with the Policyholder.	\$250,000

Group Term Life Features	
Feature	Benefit Feature Amount
Accelerated Death Benefit For You	Minimum Benefit Amount: The lesser of 25% of the Death Benefit or \$10,000 Maximum Benefit Amount: 50% or \$100,000 Processing Fee: \$250
Waiver of Premium For You	Basic Term Life
Continuation of Term Life Insurance For You	Basic Term Life

Right to Convert For You	Basic Term Life
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Basic Group Accidental Death & Dismemberment Plan		
Class A: All other eligible active Employees		
Benefit	Principal Sum	Benefit Reduction Schedule/ Termination
Basic Employee Accidental Death & Dismemberment (AD&D)	5 Times Base Annual Compensation rounded to the next higher \$1,000 to a Maximum of \$400,000 Minimum: \$5,000	Reduces to 65% at age 65 40% at age 70 25% at age 75 Terminates at Employee's Retirement Date with the Policyholder.

PLAN HIGHLIGHTS – AD&D INSURANCE

ACCIDENTAL DEATH AND DISMEMBERMENT PLAN HIGHLIGHTS	
Base Benefits	<p>Principal Sum Benefit Percentage Percentage (%) of the Accidental Death and Dismemberment Principal Sum up to the Maximum Amount or Duration Allowed. Unless otherwise specified, the Principal Sum is based on the Insured Person who incurred the injury.</p> <p>Benefit Limitations In addition to Limitations and Exclusions included under the Certificate.</p>
Loss of Life (“Principal Sum”)	100% of the Basic Term Life Insurance applicable to the Insured Person who incurred the Injury.
Seatbelt	10% of the Principal Sum up to \$10,000
Airbag	10% of the Principal Sum up to \$10,000

ENHANCED BENEFITS ACCIDENTAL DEATH AND DISMEMBERMENT PLAN HIGHLIGHTS	
<p>Enhanced Benefits The Base and Enhanced Benefits combined will be limited to no more than 150% of the Loss of Life (“Principal Sum”) amount.</p>	<p>Principal Sum Benefit Percentage Percentage (%) of the Accidental Death and Dismemberment Principal Sum up to the Maximum Amount or Duration Allowed. Unless otherwise specified, the Principal Sum is based on the Insured Person.</p> <p>Benefit Limitations In addition to Limitations and Exclusions included under the Certificate.</p>

Loss of both hands or both feet	100% of the Principal Sum
Loss of sight of both eyes	100% of the Principal Sum
Loss of one hand and sight of one eye	100% of the Principal Sum
Loss of one foot and sight of one eye	100% of the Principal Sum
Loss of one hand	50% of the Principal Sum
Loss of one foot	50% of the Principal Sum
Loss of one arm	50% of the Principal Sum
Loss of one leg	50% of the Principal Sum
Loss of sight of one eye	50% of the Principal Sum
Loss of speech	50% of the Principal Sum
Loss of hearing	50% of the Principal Sum
Loss of thumb and index finger of the same hand	25% of the Principal Sum
Quadriplegia	100% of the Principal Sum
Paraplegia	50% of the Principal Sum
Hemiplegia	50% of the Principal Sum
Triplegia	50% of the Principal Sum
Uniplegia	50% of the Principal Sum
Common Carrier Hazard Benefit	10% of Your Principal Sum
Repatriation Benefit	The lesser of the amount of the repatriation cost; 10% of the Principal Sum on that Insured Person; or \$10,000
Coma	Lesser of: 1. 5% of the Principal Sum; or 2. \$5,000
Child Care Benefit	3% of Your Principal Sum up to \$2,500 per year for 4 years The Child Care Benefit is not payable beyond the date the Child reaches age 13.
Education Benefit For Qualified Children	5% of Your Principal Sum up to \$2,500 per year for 4 years The Qualified Children Education Benefit is not payable beyond the date the Child reaches age 26 Per Qualified Child per school year, not to exceed 4 school years per Qualified Child.
Spouse Training Benefit	Lesser of: 1. Expense incurred for the training which includes tuition charged and the cost of materials needed, but does not include room and board cost; 2. 10% of Your Principal Sum; or 3. \$2,500.