

**BASIC LIFE/AD&D  
SUMMARY OF BENEFITS**

Eligibility	All active, full-time employees who work 30 hours or more per week for Indian Health Council.
Basic Term Life/AD&D	Indian Health Council provides <b>two times (2X) your basic annual earnings to a maximum benefit of \$350,000</b> Basic Life and Accidental Death and Dismemberment (AD&D) Insurance at <b>no cost</b> to you.
Coverage Effective Date	July 1, 2009
Age Reductions	Your amount of insurance coverage will be reduced based on the below age reduction schedule: To 65% at age 65; and to 50% at age 70.
Benefit Features	<p><b>Conversion</b> If you terminate employment, are no longer eligible for coverage, or your coverage reduces due to age, pension or retirement, you have the opportunity to convert your Basic Life Insurance to an individual life insurance policy.</p> <p><b>Premium Waiver</b> If you are less than age 60 and have been totally and permanently disabled for nine months, you will not have to make premium payments until you recover or reach SSNRA or retire.</p> <p><b>Life Essentials:</b> <a href="http://www.aetna.com/group/aetna_life_essentials/life/services.htm">http://www.aetna.com/group/aetna_life_essentials/life/services.htm</a> Your Group Life insurance plan includes a new suite of features that help you live fully <i>today</i> and <i>better prepare for tomorrow</i>.</p> <p><b>Living Benefits - Benefits You Can Use Today</b> Aetna Group Life insurance policies now include valuable services you can use today for a healthy and fulfilling life.</p> <ul style="list-style-type: none"><li>▪ <b>Financial Advice Services</b> - Planning and guidance from JP Morgan Chase to help employees and former employees who have ported their coverage and retirees.</li><li>▪ <b>Legal Access</b> - Legal support including online basic will preparation (Legal Reference) for employees and their spouses.</li><li>▪ <b>Wellness Programs from Aetna</b> - Healthy lifestyle programs that help members save on fitness, hearing, vision and more.</li></ul> <p><b>End-of-Life Benefits - Benefits to help employees and caregivers manage end-of-life-issues</b> We will help by providing emotional and financial support during end-of-life for you, your family and caregivers.</p> <ul style="list-style-type: none"><li>▪ <b>Accelerated Life Benefit</b> - If you or your covered spouse become terminally ill, you can get up to 75% of your life insurance benefit to a maximum of \$262,500, payable to you while you are still alive. You can receive these benefits if your doctor determines that your life expectancy is 24 months or less. You can use the money to pay for medical and other bills, so you don't have to use up your life savings.</li><li>▪ <b>Access to Legal Advice/Estate Planning</b> - With Legal Reference™ Program administered by ARAG, you have free access to the following estate planning documents: Simple Will, Living Will, Healthcare Power of Attorney and Financial Power of Attorney. It also includes Tax Planning, legal representation for the sales of your primary residence. Uncontested Guardianship.</li><li>▪ <b>Access to End-of-Life Information</b> - Losing a loved one can be devastating. We want to make this difficult time a little bit easier. Our <i>Compassionate Care</i> website offers services for members and their families who are facing the tough decisions associated with life-limiting illnesses. We offer a variety of resources to help you understand your choices so you can make decisions that best suite you and your family's needs and wishes.</li><li>▪ <b>Medical Care Support Services</b> - If your health insurance is provided by Aetna, nurse clinicians are there to assist you with the management of your health care. If not, you will have direct access to a licensed social worker who can assist with the delivery of your emotional and health care needs.</li></ul> <p><b>Beneficiary Benefits - Help for the ones you love</b> When a loved one dies, beneficiaries shouldn't have to face overwhelming financial and legal decisions alone. Aetna Beneficiary Solutions provides the following confidential resources to help beneficiaries to handle these important decisions – <b>at their own pace</b>:</p>

This Benefits Highlight Sheet explains the general purpose of the insurance described, but in no way changes or affects the policy as it is actually issued. In the event of any discrepancy between this document and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with you other important papers



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1. **Financial counseling and investment guidance** from Chase Investment Services Corp.<sup>1</sup>
  2. **Aetna Benefits Checkbook™ account** – a confidential, interest-earning account for beneficiaries receiving \$5,000 or more.

<sup>1</sup> Securities and investment advisory services are independently offered through Chase Investment Services Corp. (CISC). CISC, a member of NASD/SIPC, is a subsidiary of J.P. Morgan Chase Bank. CISC is a full-service broker-dealer and Registered Investment Advisor. Aetna does not warrant or guarantee and makes no representations as to the quality of services offered by CISC.

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AD&D Ultra

One quarter payment for uniplegia, or loss of a thumb and index finger on the same hand; one-half payment for paraplegia or hemiplegia; loss of a hand, foot or sight of one eye; either hearing or speech; or third degree burns covering 50-74% of the covered person's body; full payment for quadriplegia; loss of both hearing and speech; both hands, both feet, or both eyes; third degree burns covering 75% or more of the covered person's body; or life.

In addition to the standard benefits listed above, we also provide the following coverage at no additional cost:

**Coma Benefit**

If you suffer an accident and as a direct result become comatose, there is a monthly benefit if you remain in a coma for more than 30 days.

**Passenger Restraint and Airbag**

In the event that a covered person is properly using a passengers restraining device or if an airbag is activated and neither contributes to saving the person's life, this benefit will supplement the accidental death benefit. The benefit provides for \$10,000 for use of a passenger restraint and an additional \$5,000 if an airbag is activated.

**Education Benefit**

If a loss of life of the employee occurs as a direct result of an accident, an education benefit will be payable on behalf of each dependent child and/or a surviving spouse for a maximum of 4 years from the date of death, with verification of continued enrollment. The benefit provides for 5% of employee's principal sum not to exceed \$5,000 per year.

**Child Care**

Financial assistance to help defray child care costs in the event of a covered parent's death due to an accident. The benefit provides for 3% of the employee's principal sum to a maximum of \$2,000 per child per year.

**Repatriation of Remains**

In the unfortunate event that a covered person dies while 200 or more miles from home, this benefit offers financial assistance for preparation and return of the deceased's body to a mortuary.

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