

# YOUR GROUP LIFE INSURANCE PLAN

For Members of



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**RECEIPT OF ACCELERATED BENEFITS MAY BE TAXABLE. YOU SHOULD SEEK ASSISTANCE FROM A PERSONAL TAX ADVISOR IN ORDER TO ASSESS POSSIBLE TAX IMPLICATIONS.**

RELIASTAR LIFE INSURANCE COMPANY

B-14564 (04-15)

**RELIASTAR LIFE INSURANCE COMPANY  
Minneapolis, Minnesota 55440**

ReliaStar Life Insurance Company (ReliaStar Life) certifies that it has issued the Group Policy listed below to the Policyholder. All benefits are controlled by the terms and conditions of the Group Policy. The Group Policy is on file in the Policyholder's office. You may look at the Group Policy there.

**Group Policy Number  
68331-1ASSNLFG**

**Policyholder  
Minnesota Benefit Association**

The insurance included in this certificate applies to you only if you have elected and are insured for it. Your beneficiary is the last beneficiary you named, according to the records on file in ReliaStar Life's Home Office or on file with the Plan Administrator, if applicable. You may change your beneficiary any time, according to the terms of the Group Policy.

The certificate summarizes and explains the parts of the Group Policy which apply to you. This certificate is not an insurance policy. In any case of differences or errors, the Group Policy rules.

This certificate replaces any other certificates ReliaStar Life may have given you under the Group Policy.



Registrar

## SCHEDULE OF BENEFITS

You will pay up to 100% of the premium for your Life, Accidental Death and Dismemberment Insurance.

### Life Insurance, Accidental Death and Dismemberment (AD&D) Insurance

MEMBER:	Amount of Life Insurance*	Amount of Accidental Death and Dismemberment (AD&D) Insurance
The amount of Life Insurance is determined by which plan the Member's Township selects:		
• Bronze Plan	\$5,000	\$1,000
• Silver Plan	\$10,000	\$1,000
• Gold Plan	\$15,000	\$1,000
• Platinum Plan	\$20,000	\$1,000

\* For members beginning on and after the 70th birthday, ReliaStar Life decreases the amount of your insurance. ReliaStar Life pays a percentage of the amount otherwise payable –

- from your 70th birthday to age 75, ReliaStar Life pays 50%.
- from your 75th birthday and after, ReliaStar Life pays 50% of the amount in effect when you were age 70 - 75.

Insurance terminates on the later of your retirement from the board or the Group Policy anniversary date on or after your 80th birthday. Continuation of a benefit beyond this insurance termination age is available under an Accidental Death & Dismemberment Insurance benefit and you will receive a new AD&D certificate of Insurance from the Plan Administrator if this option is elected.

#### Accelerated Life Benefit

This benefit is equal to 50% of your amount of Life Insurance in force, or \$10,000, whichever is less. You must have at least \$5,000 in Life Insurance coverage in force to qualify for this benefit.

# MEMBER'S INSURANCE

## **Eligibility**

The member is eligible on the later of the following dates:

- The Group Policy's Effective Date.
- The date the member becomes a member of the Policyholder.

The member must meet the following conditions to become insured:

- Be eligible for the insurance.
- Be actively performing the normal duties of your occupation.
- Be at least age 18 and under age 80 on the date of application.
- Give to ReliaStar Life proof of good health it accepts, with or without expense to ReliaStar Life as applicable, if requested.

## **Effective Date of Member's Insurance**

The Member's Insurance starts on the first day of the first month on or after the later of the following dates:

- Your premium is received;
- You become eligible for insurance; or
- You apply for insurance, if proof of good health is not required.

## **Effective Date of Change in Amount of Insurance**

If there is an increase in the amount of your insurance, the increase will take effect on the first day of the month on or next following the date of the scheduled increase.

If there is a decrease in the amount of your insurance, the decrease will take effect on the first day of the month on or next following the date of the scheduled decrease.

## **Termination of Insurance**

Your insurance stops on the earliest of the following dates:

- The last day of the month during which you are no longer eligible for insurance under the Group Policy.
- If you are not totally disabled, the date the Group Policy terminates.
- If you are totally disabled, the date ReliaStar Life stops waiving premiums under the Waiver of Life Insurance Premium Disability Benefit.
- The end of the period for which you paid premiums, if you do not make the next required premium contribution when due.
- The Policy Anniversary date on or after your 80th birthday if you are no longer an active board member.
- The last day of the month, if you are over age 80, during which you are no longer an active board member.
- For Accelerated Life Benefit, the date your Life Insurance stops.
- For AD&D Insurance, the date your Life Insurance stops or the date Life Insurance premiums are waived under the Waiver of Life Insurance Premium Disability Benefit.

ReliaStar Life stops providing a specific benefit to you on the date that benefit is no longer provided under the Group Policy.

# LIFE INSURANCE

## **Member's Insurance**

ReliaStar Life pays a death benefit to your beneficiary upon receipt of written proof that you died while this insurance is in force. In no event will payment be made more than 60 days after receipt of proof of death. The death benefit is the amount of Life Insurance shown on the Schedule of Benefits in effect on the date of your death.

ReliaStar Life pays the death benefit for all causes of death. However, if you commit suicide, while sane or insane, within 2 years of the date your insurance or increase in insurance starts, ReliaStar Life will refund only the amount of premiums paid for your insurance or increase in insurance under the Group Policy. ReliaStar Life will not pay a death benefit.

## **Waiver of Life Insurance Premium Disability Benefit**

ReliaStar Life waives your Life Insurance premium that becomes due while you are totally disabled. The premium will be waived if you satisfy certain conditions. When ReliaStar Life waives a premium, the amount of Life Insurance equals the amount that would have been provided if you had not become totally disabled. That amount will reduce or stop according to the Schedule of Benefits in effect on the date total disability begins.

When ReliaStar Life waives a premium it includes Life Insurance, Waiver of Premium, Accelerated Life Benefit, AD&D Insurance, and any other benefits as elected under this certificate which were effective at the time of disability.

## **Conditions, Notice and Proof of Total Disability**

ReliaStar Life requires written notice of claim and proof of total disability to waive your premium. All of the following conditions must also be met:

- Total disability must begin before your 60th birthday.
- You are insured for the Waiver of Life Insurance Premium Disability Benefit on the date you become totally disabled.
- You must be continuously totally disabled for at least six months.
- You continue to be totally disabled.
- Your insurance is in force when you suffer the sickness or accidental injury causing the total disability.
- All premiums are paid up to the date total disability begins.

ReliaStar Life needs written notice of claim before it waives any premium. This notice must be received –

- while you are living,
- while you are totally disabled, and
- within one year from the date total disability begins. If you cannot give ReliaStar Life notice within one year, your claim is still valid if you show you gave ReliaStar Life notice as soon as reasonably possible.

ReliaStar Life needs proof of your total disability before any premiums can be waived. ReliaStar Life may require you to have a physical exam by a doctor it chooses. ReliaStar Life pays for that exam. ReliaStar Life can only require one exam a year after premiums have been waived for 2 full years.

When ReliaStar Life approves your proof of total disability, premiums are waived as of the sixth month following the date you became totally disabled. ReliaStar Life refunds to you any premium paid for the period during which premiums are not required to be paid under the Waiver of Life Insurance Premium Disability Benefit.

## **Termination of Waiver of Premium**

ReliaStar Life stops waiving premiums on the earliest of the following dates:

- The date you are no longer totally disabled.
- The date you do not give ReliaStar Life proof of total disability when asked.
- The date you reach age 65.
- The date of your retirement.
- The date your Life Insurance terminates according to the Schedule of Benefits.

If ReliaStar Life stops waiving your premiums, your Life Insurance will stay in force only if all of the following conditions are met:

- The Life Insurance under the Group Policy is still in force.
- You are eligible for insurance under the Group Policy.

# LIFE INSURANCE

- Your premium payments are resumed.

The amount of Life Insurance that stays in force will be the amount shown on the Schedule of Benefits in effect on the date your premium payments are resumed.

If you apply for and are issued an individual policy under the Conversion Right of the Group Policy, this Waiver of Premium is not available unless you surrender the individual conversion policy to ReliaStar Life and this disability commenced while you were insured under the Group Policy. ReliaStar Life will then refund all premiums paid for the individual conversion policy.

## **Beneficiary**

The beneficiary is named to receive the proceeds to be paid at your death. You may name more than one beneficiary.

You may name, add or change beneficiaries by written request as described below. You may also choose to name a beneficiary that you cannot change without his or her consent. This is an irrevocable beneficiary.

You may name, add or change beneficiaries by written request if all of the following conditions are met:

- Your coverage is in force.
- ReliaStar Life has written consent of all irrevocable beneficiaries.
- You have not assigned the ownership of your insurance. The rights of an assignee are described in the Assignment section.

All requests are subject to the approval of ReliaStar Life. A change will take effect as of the date it is signed but will not affect any payment ReliaStar Life makes or action it takes before receiving your notice.

## **Payment of Proceeds**

ReliaStar Life pays proceeds to the beneficiary. If there is more than one beneficiary, each receives an equal share, unless you have requested otherwise, in writing. To receive proceeds, a beneficiary must be living on the earlier of the following dates:

- The date ReliaStar Life receives proof of your death.
- The tenth day after your death.

If there is no eligible beneficiary or if you did not name one, ReliaStar Life pays the proceeds in the following order:

1. Your spouse.
2. Your children.
3. Your parents.
4. Your estate.

The person must be living on the tenth day after your death.

## **Settlement Options**

Settlement options are alternative ways of paying the proceeds under the Group Policy. Proceeds is the amount of each benefit ReliaStar Life pays when you die or when you receive a lump sum amount under the Accelerated Life Benefit. To find out more about settlement options, please contact ReliaStar Life.

## **Accelerated Life Benefit**

This is a life insurance benefit which pays Accelerated Life Benefits at your option under conditions specified in the Accelerated Life Benefit provisions below. This Accelerated Life Benefit is not a long-term care policy meeting the requirements of Sections 62A.46 to 62A.56 or Chapter 62S.

ReliaStar Life pays this benefit if it has been determined that you have a terminal condition. Accelerated Life Benefit proceeds is the amount ReliaStar Life pays to you or your legal representative while you are living when it has been determined that you have a terminal condition. The Accelerated Life Benefit proceeds are paid in one lump sum and are paid only once. This lump sum payout is the only Settlement Option available to you prior to your death.

The Accelerated Life Benefit is the amount shown on the Schedule of Benefits in effect on the date you apply for Accelerated Life Benefit proceeds. You will not be able to increase your Life Insurance

# LIFE INSURANCE

benefit after the time you apply for the Accelerated Life Benefit, unless it is determined that you are ineligible to receive Accelerated Life Benefit proceeds.

To receive the Accelerated Life Benefit, **all** of the following conditions must be met.

You must:

- request this benefit in writing while you are living. If you are unable to request this benefit yourself, your legal representative may request it for you.
- be insured for Life Insurance benefits under this Group Policy.
- have Life Insurance benefits of at least \$5,000 as shown on the Schedule of Benefits.
- provide to ReliaStar Life a doctor's statement which gives the diagnosis of your medical condition; and states that because of the nature and severity of such condition, your life expectancy is no more than 6 months. ReliaStar Life may require that you be examined by a doctor of its choosing. If ReliaStar Life requires this, ReliaStar Life pays for the exam.
- provide to ReliaStar Life written consent from any irrevocable beneficiary, assignee, and, in community property states, from your spouse.

## **Benefit Payment**

ReliaStar Life pays the Accelerated Life Benefit proceeds to you unless both of the following are true:

- It is shown, to the satisfaction of ReliaStar Life, that you are physically and mentally incapable of receiving and cashing the lump sum payment.
- A representative appointed by the courts to act on your behalf makes a claim for the payment.

If ReliaStar Life does not pay you because the 2 above conditions apply, payments instead will be made to one of the following:

- A person who takes care of you.
- An institution that takes care of you.
- Any other person ReliaStar Life considers entitled to receive the payments as your trustee.

## **Accelerated Life Benefit Exclusions**

ReliaStar Life does not pay benefits for a terminal condition if either of the following apply:

- any required Accelerated Life Benefit premium or Life Insurance premium is due and unpaid.
- the terminal condition is directly or indirectly caused by attempted suicide or intentionally self-inflicted injury, whether sane or insane.

## **Effects on Coverage**

When ReliaStar Life pays out this benefit, your coverage is affected in the following ways:

- Your total available Life Insurance benefit equals your amount of Life Insurance shown on the Schedule of Benefits at the time you apply for the Accelerated Life Benefit.
- Your Life Insurance benefit is reduced by the Accelerated Life Benefit proceeds paid out under this provision.
- Your Life Insurance benefit amount which you may convert is reduced by the Accelerated Life Benefit proceeds paid out under this provision.
- You will not be able to increase your Life Insurance benefit after ReliaStar Life approves you to receive the Accelerated Life Benefit.
- Your premium is based upon the Life Insurance benefit amount in force prior to any proceeds paid under this Accelerated Life Benefit provision. Such premium must be paid, unless waived, to keep the Life Insurance coverage in force.
- Your remaining Life Insurance benefit is subject to future age reductions.
- You will not be able to reinstate your coverage to its full amount in the event of a recovery from a terminal condition.
- Your dependents' Life Insurance coverage will be unaffected by Accelerated Life Benefit proceeds paid to you, provided all required premiums are paid.
- Your receipt of Accelerated Life Benefit proceeds does not affect your Accidental Death and Dismemberment Insurance. Thus, if you should die in an accident after receiving Accelerated Life Benefit Proceeds, the amount of your Accidental Death and Dismemberment Insurance will not be affected.



# ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

## Accidental Death & Dismemberment (AD&D) Insurance

ReliaStar Life pays this benefit for covered losses due to a covered accident. All of the following conditions must be met:

- You are covered for AD&D Insurance on the date of the accident.
- The loss occurs within 180 days of the date of the accident.
- The cause of the loss is not excluded.
- The loss occurs before the first premium due date following your 70th birthday.

ReliaStar Life pays the benefit shown below if you suffer any of the losses listed. The Full Amount is shown on the Schedule of Benefits. ReliaStar Life pays only one Full Amount while the Group Policy is in effect. If you have a loss for which ReliaStar Life paid 1/2 of the Full Amount, ReliaStar Life pays no more than 1/2 of the Full Amount for the next loss.

### Table of AD&D Benefits

For:	The benefit is:
Loss of life .....	Full Amount

Death benefits are paid to your beneficiary. All other benefits are paid to you.

#### Safe Driver Benefit

ReliaStar Life pays a **Safe Driver** benefit in addition to the AD&D benefit and subject to the exclusions listed below if you were:

- killed due to an automobile accident, and
- wearing a properly fastened safety belt at the time of the accident.

For loss of:	The benefit is:
Life (with safety belt only) .....	An additional AD&D Amount Equal to 10% of Life Insurance

**Automobile** means any self-propelled private passenger vehicle which has four or more tires and which is not being used for commercial purposes. **Safety belt** means a passenger restraint system properly installed in the vehicle in which you were riding.

ReliaStar Life will not pay the Safe Driver benefit if the loss of life was caused directly or indirectly by -

- your intoxication, if you were driving or operating a motor vehicle and are determined to have a blood alcohol level exceeding the legal limit as defined by state law.
- your being under the influence of any narcotic unless administered on the advice of a doctor.

Safe Driver benefits are paid to your beneficiary.

#### Common Carrier Benefit

ReliaStar Life pays a **Common Carrier** benefit in addition to the AD&D benefit if you suffer a covered loss due to an accident, and the loss occurs while traveling:

- as a fare paying passenger,
- in or on or entering into or alighting from a public conveyance, and
- the public conveyance is operated by a licensed common carrier for passenger service.

For:	The benefit is:
Common Carrier .....	An additional AD&D Amount equal to 10 times your amount of Life Insurance

Common Carrier benefits are paid to you if living, otherwise to your beneficiary.

#### Accidental Death and Dismemberment Exclusions

ReliaStar Life does not pay benefits for loss directly or indirectly caused by any of the following:

- An accident occurring before the Effective Date of the Group Policy.
- Suicide or intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning. **Exception:** Infection from a cut or wound caused by an accident.

## ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

- Riding in or descending from an aircraft as a pilot or crew member.
- Any armed conflict, whether declared as war or not, involving any country or government.
- An accident which occurs while in the military service for any country or government.
- An accident which occurs when you commit or attempt to commit a felony.
- Voluntary use of any drug, medication, or sedative unless –
  - prescribed by a doctor and
  - taken as directed by a doctor or the manufacturer.
- Driving or operating a motor vehicle while intoxicated. Intoxicated means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

## MEMBER CONVERSION RIGHTS

### **Life Insurance**

You or your insured dependent may convert this insurance to an individual life insurance policy if any part of your or your insured dependent's Life Insurance under the Group Policy stops. Proof of good health is not required.

### **Conditions for Conversion**

You or your insured dependent may convert this Life Insurance if it stops for any of the following reasons:

- You are no longer eligible for insurance under the Group Policy.
- The Group Policy is changed or cancelled.
- For your Life Insurance –
  - The amount of Life Insurance is reduced.
  - Premium is no longer being waived under the Waiver of Life Insurance Premium Disability Benefit and your group Life Insurance stops.

You must apply for and pay the first premium for an individual policy within 31 days after any part of your insurance stops.

ReliaStar Life must be notified in writing, and will supply you with a conversion form to complete and return.

### **Type of Converted Policy**

You or your insured dependent may purchase any individual, non-term nonparticipating policy offered by ReliaStar Life. The new insurance will not include a Waiver of Premium benefit unless Waiver of Premium is offered by us under the conversion policy and proof of good health is provided.

### **Amount of Conversion Coverage**

The amount of your or your insured dependent's individual policy may be any amount up to the amount of your or your insured dependent's Life Insurance that stopped.

### **Effective Date**

The new policy takes effect the first day of the month following the date you apply for conversion.

If you die within the 31-day period allowed for making application to convert after your policy stops, ReliaStar Life will pay a death benefit to your beneficiary in the amount you were entitled to convert if ReliaStar Life receives your signed notification of the conversion.

### **Premiums**

Premiums for the new policy are based on your or your insured dependent's age on the date of conversion.

## CLAIM PROCEDURES

### Submitting a Claim

You, your insured dependent or someone on your behalf must send ReliaStar Life written notice of the loss on which your claim will be based. The notice must –

- include information to identify you or your insured dependent, like your name, address and Group Policy number.
- be sent to ReliaStar Life or one of its licensed agents authorized to accept claims.
- be sent within 20 days after the loss for which claim is based has occurred or as soon as reasonably possible.

### Claim Forms

ReliaStar Life or its authorized agent will send proof of loss claim forms to you, to your insured dependent or to the Policyholder to give to you. ReliaStar Life will send the forms within 15 days after ReliaStar Life receives your notice of claim.

You, your insured dependent or someone on your behalf must return the completed proof of loss claim forms to ReliaStar Life within 90 days of the loss. Even if you or your insured dependent do not receive the forms, written proof of loss must be sent to ReliaStar Life within 90 days after the loss or as soon as reasonably possible.

Written proof of loss includes details of how the loss occurred. It also includes copies of itemized doctor, hospital and prescription drug bills or receipts.

## GENERAL PROVISIONS

### **Life Insurance Assignment**

You can change the owner of your Life Insurance under the Group Policy by sending ReliaStar Life written notice. This change is an absolute assignment. You transfer all your rights and duties as owner to the new owner. The new owner can then make any change the Group Policy allows. A request for an absolute assignment –

- does not change the insurance or the beneficiary.
- applies only if ReliaStar Life receives your notice.
- takes effect from the date signed.
- does not affect any payment ReliaStar Life makes or action ReliaStar Life takes before receiving your notice.

ReliaStar Life assumes no responsibility for the validity of any assignment. You are responsible to see that the assignment is legal in your state and that it accomplishes the goals that you intend.

A collateral assignment is not allowed.

### **Autopsy**

ReliaStar Life may have an autopsy performed, if not forbidden by state law, if you or your insured dependent die.

### **Incontestability**

Your and your dependent's insurance has a contestable period starting with the effective date of your insurance or increase in insurance and continuing for 2 years while you are living. During that 2 years, ReliaStar Life can contest the validity of your and your dependent's insurance or increase in insurance because of inaccurate or false information received relating to your and your insured dependent's insurability. Only statements that are in writing and signed by you or your insured dependent can be used to contest the insurance.

## DEFINITIONS

**Accident** – an unexpected, external, violent and sudden event.

**Group Policy** – the written group insurance contract between ReliaStar Life and the Policyholder.

**Member** – a current member who is in good standing with the Policyholder and is a Board member of a Township in Minnesota that has affirmatively elected to participate in this insurance plan. Full and part-time employees of the Township are included if the Township participates and has elected one of the four levels of coverage.

**ReliaStar Life** – ReliaStar Life Insurance Company, at its Home Office in Minneapolis, Minnesota.

**Terminal Condition** – an injury or sickness which is expected to result in your death within 6 months and from which there is no reasonable chance of recovery. ReliaStar Life, or a qualified party chosen by ReliaStar Life, will make this determination.

**Total Disability, Totally Disabled** – your inability, due to sickness or accidental injury, to work at any job suited to your education, training or experience.

**Written, In Writing** – signed, dated and received at ReliaStar Life's Home Office in a form ReliaStar Life accepts.

**You, Your** – a person insured for Member's Insurance under the Group Policy.

