

Tri-County Medical Associates, Inc.
Basic Term Life and Basic Personal Accident Insurance Coverage
Policy Numbers FLX 964867 and OK 966477

Employee Eligibility: All active full-time and part-time employees, excluding temporary or seasonal staff, regularly working a minimum of 24 hours per week.

Basic Term Life and Basic Personal Accident Coverage

- Benefit Amount and Maximum – The Lesser of 1X Annual Compensation to \$250,000
- Benefit Reduction Schedule – Benefits will reduce to 67% at age 70 and to 50% at age 75

Basic Term Life Features

Accelerated Death Benefit — Terminal Illness: If you are diagnosed by two unaffiliated physicians as terminally ill with a life expectancy of 12 months or less, the benefit for terminal illness provides for up to 50% of the Basic Term Life Insurance coverage amount in force or \$750,000, whichever is less, to be paid to the insured. This benefit is payable only once in the insured's lifetime, and will reduce the life insurance death benefit.

Waiver of Premium: If you are totally disabled prior to age 60 and can't work for at least 6 months, premiums are waived for your coverage while you are disabled, provided the insurance company approves you for this benefit. You are considered totally disabled when you are completely unable to engage in any occupation for wage or profit because of injury or sickness. This benefit will remain in force until age 65, subject to proof of continuing disability each year.

Extended Death Benefit: The extended death benefit ensures that if you become disabled prior to age 60, and die before you qualify for Waiver of Premium, we will pay the life insurance benefit if you remain disabled during that period. If you qualify for this benefit and have insured your spouse or children, their coverage is also extended.

Conversion—Applies to Basic Term Life and Personal Accident Coverage: If group life insurance coverage is reduced or ends for any reason except nonpayment of premiums, you can convert to an individual policy. To convert, you must apply for the conversion policy and pay the first premium payment within 31 days after your group coverage ends. Converted policies are subject to certain benefits and limits as outlined in the conversion brochure which may be requested as needed. Premiums may change at this time.

Portability — Applies to Basic Term Life only: This plan allows you to continue all of your basic term life coverage if you leave your employer. Premiums may change at this time. Just pay your premiums directly to the insurance company. Coverage may be continued for you until age 70.

Basic Personal Accident Features

For Wearing a Seatbelt & Protection by an Airbag: Additional 10% benefit but not more than \$25,000 if the covered person dies in an automobile accident while wearing a seatbelt or approved child restraint. We will increase the benefit by an additional 5% but not more than \$5,000 if the insured person was also positioned in a seat protected by a properly-functioning and properly deployed Supplemental Restraint System (Airbag).

For Comas: 1% of full benefit amount, for up to 11 months, if you are in a coma for 30 days or more as a result of a covered accident. If the covered person is still in a coma after 11 months, or dies, the full benefit amount will be paid.

For Exposure & Disappearance: Benefits are payable if you suffer a covered loss due to unavoidable exposure to the elements as a result of a covered accident. If you are not found within one year of the disappearance, wrecking or sinking of the conveyance in which you or an insured family member were riding, on a trip otherwise covered, it will be presumed that you sustained loss of life as a result of a covered accident.

Special Education Benefit: We will pay the Benefit below for each qualifying Dependent Child of a Covered Person whose death resulted from a Covered Accident, if the child enrolls as a full-time student at an accredited school of higher learning within 365 days from the date of the Covered Accident, continues his education as a full-time student and incurs expenses for tuition, fees, books, room and board, transportation and any other costs payable directly to, or approved and certified by, such school. Additional 6% of Principal Sum, up to a maximum of \$6,000 per year for up to 4 years. If no dependent child qualifies we will pay the following default amount: \$1,000.

HIV Occupational Benefit: We will pay an additional 20% of the principal sum if a Covered Injury resulting from a Covered Accident occurs while performing occupational duties, and as a result, the insured acquires and tests positive for HIV (directly and independently of all other causes).

Hepatitis C Occupational Benefit: We will pay an additional 20% of the principal sum if a Covered Injury resulting from a Covered Accident occurs while performing occupational duties, and as a result, the insured acquires and tests positive for Hepatitis C (directly and independently of all other causes).

This information is a brief description of the important features of the plan. It is not a contract. Terms and conditions of life insurance coverage are set forth in Group Policy No. FLX 964867 and OK 966477 issued in MA to Milford Regional Medical Center, Inc. The group policy is subject to the laws of the jurisdiction in which it is issued. The availability of this offer may change. Please keep this material as a reference. Coverage is underwritten by Life Insurance Company of North America, 1601 Chestnut Street, Philadelphia, PA. As used in this brochure, the term Cigna and Cigna Group Insurance are registered service marks of Life Insurance Company of North America, a CIGNA company, which is the insurer of the Group Policy. Insurance products and services are provided by the individual CIGNA companies and not by the Corporation itself. © Cigna 2012

