



This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this document and the master policy, master policy provisions will prevail.

Reed College
Benefits as of April 1, 2013
All other Eligible Members

Life and Accidental Death & Dismemberment (AD&D)

Basic Life Insurance	200% of Annual salary rounded to the next higher \$1,000 to a \$300,000 maximum.																											
Basic AD&D Insurance	200% of Annual salary rounded to the next higher \$1,000 to a \$300,000 maximum.																											
Age Reduction	If you are still working the required number of hours to be eligible for this insurance at age 70, your benefits will reduce to 65% of the original amount at age 70 and to 50% at age 75.																											
AD&D Schedule	<p>If due to an accident you die, lose a limb, sight of an eye or become paralyzed, the following benefits are available.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;"><u>100% of the Basic AD&D</u></td> <td style="width: 33%;"><u>75% of the Basic AD&D</u></td> <td style="width: 33%;"><u>50% of the Basic AD&D</u></td> </tr> <tr> <td>Life</td> <td>Paraplegia</td> <td>One hand</td> </tr> <tr> <td>Both hands</td> <td>Triplegia</td> <td>One foot</td> </tr> <tr> <td>Both feet</td> <td></td> <td>Sight of one eye</td> </tr> <tr> <td>Sight of both eyes</td> <td><u>25% of the Basic AD&D</u></td> <td>Speech</td> </tr> <tr> <td>One hand and one foot</td> <td>Thumb and Index finger</td> <td>Hemiplegia</td> </tr> <tr> <td>One hand and sight of one eye</td> <td>Uniplegia</td> <td>Hearing</td> </tr> <tr> <td>One foot and sight of one eye</td> <td></td> <td></td> </tr> <tr> <td>Quadriplegia</td> <td></td> <td></td> </tr> </table>	<u>100% of the Basic AD&D</u>	<u>75% of the Basic AD&D</u>	<u>50% of the Basic AD&D</u>	Life	Paraplegia	One hand	Both hands	Triplegia	One foot	Both feet		Sight of one eye	Sight of both eyes	<u>25% of the Basic AD&D</u>	Speech	One hand and one foot	Thumb and Index finger	Hemiplegia	One hand and sight of one eye	Uniplegia	Hearing	One foot and sight of one eye			Quadriplegia		
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Seat Belt Benefit	If you die in an automobile accident and were wearing your seat belt, your beneficiary(ies) will collect an amount equal to the AD&D benefit to a maximum of \$10,000 in addition to the Basic Life and Basic AD&D benefits described above.																											
Air Bag Benefit	If your car is equipped with an air bag, and you were wearing your seat belt, your beneficiary will collect an amount equal to the AD&D benefit to a \$5,000 maximum.																											
Accelerated Benefit	You may collect part of your basic life insurance prior to death if you are diagnosed as terminally ill and have a life expectancy of less than 6 months. You may apply for up to 80% of the basic life insurance in force, to a \$250,000 maximum. The remaining % of benefit you do not elect is payable to your beneficiary upon your death.																											
Repatriation	If death occurs more than 100 miles from your primary residence, we will pay the lesser of; the actual expense, 10% of the Life benefit or \$5,000 to prepare and ship your body to the place of burial or cremation.																											
Additional AD&D Benefits Included	Adaptive Home/Vehicle, Child Education, Coma, Day Care, Exposure and Disappearance, Felonious Assault, Spouse Education.																											
Total Disability	If you become totally disabled (as defined by the policy) prior to age 60 and are disabled for at least 6 consecutive months, your basic life insurance may be continued until you reach age 65 without further premium payment by either your employer or you. At age 65 coverage terminates, however you may continue coverage by applying for a conversion policy at that time.																											
Basic Life Insurance Exclusions	None																											
AD&D Insurance Exclusions	No benefits are payable due to suicide or attempted suicide, riot, war or act of war, military service, felony, voluntary use of a controlled substance.																											
Conversion	You may convert your Basic Life insurance to an individual policy if your coverage is terminated due to termination of employment or other loss of eligibility. You have 31 days from the earliest of, the date your employment terminates or other loss of eligibility to apply for the Conversion policy.																											
Portability (Total Disability and Accelerated Benefits not available under the Portability provision)	Portability allows you continue your Basic Life insurance up to a \$500,000 maximum if your coverage ends provided you are under age 65 are not disabled. The rates charged will be the current rates plus a billing fee. To elect coverage, please contact us for a Portability Application and return it to us with your premium check to LifeMap Assurance Company within 31 days from the date your group coverage ends. If elected, Portability coverage will end the earliest of when you reach age 65 or when this master policy terminates.																											

Travel Assistance - You and dependents traveling with you, when 100 or more miles away from home, or outside of your home country, can obtain emergency medical, travel, and personal security assistance 24 hours a day, anywhere in the world. You can find out more about this benefit by visiting our website at LifeMapCo.com and looking under the Products and Forms link or by contacting FrontierMEDEX directly at 1 - 800-537-2029, your FrontierMEDEX ID Number is 333191. This product is not insured by LifeMap Assurance Company. It is a service provided through FrontierMEDEX, a leading provider of international travel assistance services.



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Reed College
Benefits as of April 1, 2013
All Eligible Members

Long Term Disability Benefits	
Benefits Begin:	Benefits begin after 180 days of disability.
Benefit Replacement Percentage	60% of your basic monthly earnings (Does not include bonuses or overtime)
Maximum Monthly Benefit	\$7,500
Maximum Benefit Period	If you become disabled and are less than age 61, benefits are generally payable to Social Security Normal Retirement Age. If you become disabled after your 61 st birthday, benefits are payable according to a schedule. Please see your certificate for complete details.
Minimum Monthly Benefit	The greater of \$100 or 10% of the gross monthly benefit
Definition of Total Disability	You are considered totally disabled if you are unable to do the material duties of your own occupation during the first 36 months of disability, thereafter you must be disabled from any occupation that you are fitted for by reason of training, experience or education.
Partial Disability Qualification	If because of a disability you are earning less than 80% of what you were earning before you became disabled, you may qualify for a partial disability benefit.
Pre-existing Condition Exclusion	A pre-existing condition is one that exists 3 months prior to your effective date of LTD coverage. LTD benefits are not payable for any disability caused by a pre-existing condition, if the disability begins during the first 12 months of your coverage. However, if during the first 12 months of coverage you can be treatment free for the pre-existing condition for 6 consecutive months, you will have coverage for such condition upon completion of the 6 month treatment free period.
Cost of Living Adjustment	LifeMap Assurance Company will pay you a Cost of Living Adjustment Benefit every July 1 st . The adjustment will equal to 3% of the net monthly benefit providing you have been totally disabled for 12 months or longer following the elimination period, and you are receiving total disability benefits on July 1 st . COLA increases will continue as long as you remain totally disabled. The COLA increases are not subject to the monthly maximum benefit.
Pension Contribution Benefit	If you are receiving total disability payments and are participating in your employer's pension plan, we will pay your employer an additional benefit equal to 10% of your basic monthly earnings, up to the maximum allowed by Law. This extra benefit will be paid to your employer for deposit into your pension plan.
Definition of Disability for Activities of Daily Living Rider	If you are unable to perform the material and substantial duties of your Regular Occupation due to sickness or injury and you are continuously unable to perform at least two Activities of Daily Living without stand-by help, or if you have cognitive impairment you will receive the lesser of 20% of your covered monthly earnings or \$5,000. This benefit is not subject to offsets from other sources of income.
Activities of Daily Living	Activities of Daily Living (ADL) means: Bathing, Dressing, Transferring, Mobility, Eating, Continenence andToileting
Exclusions & Limitations	No benefits are payable for self inflicted injuries, war or any act of war, active participation in a riot, and committing or attempting to commit a felony. There is a 24 month mental/nervous benefit limitation.
W-2 Preparation	All benefits are taxable. We prepare the W-2 at the end of the year and send it directly to you.
Conversion	Conversion is not available for LTD coverage. Coverage ends on the last day of your eligibility.

Employee Assistance Program	Employee Assistance Program – For Employees covered under an LTD plan with LifeMap. You and dependents and all household members have access to an Employee Assistance Program with services provided by Reliant Behavioral Health (RBH). The EAP provides services to help people privately resolve problems that may interfere with work, family and life. You can find out more about this benefit by contacting RBH directly at 1 -866-750-1327. Please inform them you have LTD coverage with LifeMap. You may also visit their Website at www.myrbh.com , use Access Code: LIFEMAP. This product is not insured by LifeMap Assurance Co. It is a service provided through Reliant Behavioral Health, a leading provider of employee assistance services.
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Reed College
Benefits as of April 1, 2013
All Eligible Members

Supplemental Life Insurance (Payroll Deduction)

Eligibility	Employees enrolled in the Basic Life plan. Spouses and/or Dependent Children (eligible to age 21, or 26 if a full time student) may be enrolled if you (the employee) are enrolled in the Supplemental Life plan.																																																
Amounts Available	<ul style="list-style-type: none"> • Employee - \$10,000 to \$500,000 in \$10,000 increments. • Spouse - \$5,000 to \$500,000, in \$5,000 increments. • Child (ren) - \$2,000, 4,000, \$6,000, \$8,000 or \$10,000. 																																																
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Underwriting and Effective Date	<p>Employee - Employees may apply for up to \$100,000 guarantee issue (no health statement required) if applied for WITHIN 31 days of initial eligibility. Amounts of coverage over \$100,000 applied for WITHIN 31 days of initial eligibility requires a health statement.</p> <p>Spouse - Spouses may apply for up to \$25,000 guarantee issue (no health statement required) if applied for WITHIN 31 days of initial eligibility. Amounts of coverage over \$25,000 applied for WITHIN 31 days of initial eligibility requires a health statement..</p> <p>Dependent Children - All amounts of Dependent Child coverage applied for WITHIN the initial 31 day eligibility period are guarantee issue (no health statement required).</p> <p>All increases in coverage AND any amount applied for AFTER the initial 31 day eligibility period (late enrollment) including during any annual enrollment period requires a health statement.</p> <p>Any coverage requiring the health statement is not effective until approved in writing by LifeMap Assurance Company. If approved, you will be notified of the effective date of coverage. In some cases, we may request a Paramed Exam. If requested, the Paramed Exam will be at LifeMap Assurance Company's expense.</p>																																																
Total Disability	If you (the employee) become totally disabled (as defined by the policy) prior to age 60 and are disabled for at least 6 consecutive months, your supplemental life insurance may be continued until you reach age 65 without further premium payment by either your employer or you. Your covered dependent's coverage would terminate and they could convert or elect portability at that time. If a covered dependent becomes disabled, coverage may continue with premium payment.																																																
Cost - Rates	<p>Premiums are based on the applicant's age and are paid through payroll deduction.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="3" style="text-align: left;">Age</th> <th colspan="2" style="text-align: center;">Monthly Rates</th> <th rowspan="3" style="text-align: center;">Spouse per \$1,000</th> </tr> <tr> <th colspan="2" style="text-align: center;">Employee</th> </tr> <tr> <th style="text-align: center;">Non-Smoker per \$1,000</th> <th style="text-align: center;">Smoker rates per \$1,000</th> </tr> </thead> <tbody> <tr> <td>Under age 25</td> <td style="text-align: center;">\$.054</td> <td style="text-align: center;">\$.089</td> <td style="text-align: center;">\$.102</td> </tr> <tr> <td>25-29</td> <td style="text-align: center;">.054</td> <td style="text-align: center;">.089</td> <td style="text-align: center;">.125</td> </tr> <tr> <td>30-34</td> <td style="text-align: center;">.064</td> <td style="text-align: center;">.116</td> <td style="text-align: center;">.200</td> </tr> <tr> <td>35-39</td> <td style="text-align: center;">.102</td> <td style="text-align: center;">.181</td> <td style="text-align: center;">.347</td> </tr> <tr> <td>40-44</td> <td style="text-align: center;">.146</td> <td style="text-align: center;">.310</td> <td style="text-align: center;">.584</td> </tr> <tr> <td>45-49</td> <td style="text-align: center;">.259</td> <td style="text-align: center;">.539</td> <td style="text-align: center;">.942</td> </tr> <tr> <td>50-54</td> <td style="text-align: center;">.474</td> <td style="text-align: center;">.969</td> <td style="text-align: center;">1.312</td> </tr> <tr> <td>55-59</td> <td style="text-align: center;">.843</td> <td style="text-align: center;">1.290</td> <td style="text-align: center;">1.870</td> </tr> <tr> <td>60-64</td> <td style="text-align: center;">1.188</td> <td style="text-align: center;">1.680</td> <td style="text-align: center;">2.798</td> </tr> <tr> <td>65-69</td> <td style="text-align: center;">1.979</td> <td style="text-align: center;">3.334</td> <td style="text-align: center;">4.668</td> </tr> </tbody> </table> <p>For over age 70 rates, please see your certificate for details.</p> <div style="border: 1px solid black; padding: 5px; width: fit-content; float: right; margin-top: 10px;"> Dependent Child(ren) \$.489/\$2,000 increment </div>	Age	Monthly Rates		Spouse per \$1,000	Employee		Non-Smoker per \$1,000	Smoker rates per \$1,000	Under age 25	\$.054	\$.089	\$.102	25-29	.054	.089	.125	30-34	.064	.116	.200	35-39	.102	.181	.347	40-44	.146	.310	.584	45-49	.259	.539	.942	50-54	.474	.969	1.312	55-59	.843	1.290	1.870	60-64	1.188	1.680	2.798	65-69	1.979	3.334	4.668
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Exclusions	No benefits are payable if death is due to suicide or attempted suicide during the first two years of coverage.																																																
Portability	Portability allows you and your covered dependents to continue your Supplemental life if you retire, have a reduction in eligibility hours, or your employment terminates. The maximum that can be ported will be \$500,000 combined with your Basic Life Insurance. The rates charged will be the current Reed College rates plus a billing fee. To elect coverage, please complete the Portability Application and return it with your premium check to LifeMap Assurance Company within 31 days from the date your group coverage ends. Once Portability becomes effective, the Accelerated Benefits provision is no longer available. Also if you become disabled after you elect portability, premium must continue to be paid.																																																
Conversion	You may convert your Supplemental Life insurance to an individual policy if your coverage is terminated due to termination of employment or other loss of eligibility. You have 31 days from the earliest of, the date your employment terminates or other loss of eligibility to apply for the Conversion policy.																																																



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Reed College
Benefits as of April 1, 2013
All Eligible Employees

Supplemental AD&D Insurance (Payroll Deduction)																																					
Eligibility	If you (the insured employee) are enrolled in the Basic Life plan, you may elect coverage (the Principal Sum) from a minimum of \$10,000 to \$500,000 in \$10,000 increments.																																				
Amounts Available	<p>You may elect coverage for yourself only (Employee Only) or you may elect to cover yourself and your family (Employee & Family). If both husband and wife are employees of Reed College, both may enroll as Employee Only or one may elect to enroll for Employee & Family.</p> <p>If you elect Employee & Family coverage, your eligible dependents will be covered as follows:</p> <ul style="list-style-type: none"> • If you have an eligible spouse, but no eligible dependent children, your spouse will be insured for 50% of the principal sum. • If you have an eligible spouse AND eligible dependent children, your spouse will be insured for 40% of the principal and each eligible dependent child will be insured for 10% of the principal. • If you have eligible dependent children, but no eligible spouse, each eligible dependent child will be insured 15% of the principal sum. 																																				
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Seat Belt Benefit	If you or an insured dependent (if family plan elected) die in a car accident and were wearing a seat belt, the beneficiary will collect an additional benefit. The minimum benefit is \$1,000 per insured person up to the lesser of: 1) 10% of the insured person's loss of life benefit or 2). \$10,000.																																				
Child Care Center Benefit	If you or your insured spouse (if family plan elected) die in a covered accident, a benefit equal to 3% of the insured's Principal Sum, not to exceed \$3,000 per year will be paid for each of your insured eligible dependent child (ren) under the age of 5 enrolled in a licensed child care center. Payable for 4 years to a maximum of \$12,000.																																				
Coma Benefit	If you or an insured dependent (if family plan elected) become Comatose within 365 days of the covered accident and remain Comatose beyond the 31 waiting period, an additional benefit of 1% of the insured's Principal Sum will be paid monthly up to a maximum of 100 months.																																				
Beneficiary Critical Period	If you or your insured spouse (if family plan elected) die in a covered accident, an additional benefit of 1% of the deceased person's Principal Sum will be paid for 12 months.																																				
Special Education Benefit	If you selected the Family Plan, and you die in a covered accident, an additional benefit equal to 5% your Principal Sum (not to exceed \$5,000) will be paid monthly for a maximum of four years for each child enrolled in a school of higher learning.																																				
Exclusions	Intentionally self-inflicted injuries, or any attempt, while sane or insane; war or any act of war declared or undeclared, injury suffered while serving full-time active duty in the armed forces for more than 30 days, travel or flight in any aircraft used for test or experimental purposes, by or for any military authority for travel, by the Policyholder or any of its subsidiaries, except for chartered aircraft, travel or flight if the insured is serving as pilot, crew member or student pilot, hang-gliding or parachuting, commission of a felony by the insured or sickness, disease or bodily infirmity, except bacterial infection resulting from accidental cut or wound or accidental ingestion of a poisonous food substance.																																				
Conversion	Conversion is not available for Voluntary AD&D coverage. Coverage ends on the last day of your eligibility.																																				