

Oregon School District

Group No.: **38278**

The Effective Date of Your Coverage is Listed on the
"Letter of Confirmation or Change of Coverage."

Group Term Life Insurance Policy Benefit Summary

WEA Trust Life Plan

Sponsored and Administered by the WEA Insurance Trust

P.O. Box 7338, Madison, WI 53707

Voice/TDD: (608) 276-4000 or (800) 279-4000

www.weatrust.com

Underwritten by Trustmark Life Insurance Company

400 Field Drive, Lake Forest, Illinois 60045

(847) 615-1500

This Benefit Summary provides important information about your life insurance benefits. It also identifies any Optional Benefits that apply to your coverage. Keep it with your policy. Your policy describes your benefits in detail as well as the exclusions and limitations that apply to them. We encourage you to read it and keep it handy for reference.

Employer: Oregon School District

Date These Benefits Are Effective for the Employer: 04/01/2018

Plan Maximum: \$400,000 This is the maximum benefit payable for Base Term Life Insurance and Additional Purchase Life Insurance combined.

Life Insurance Benefits	
Base Term Life Insurance	1 x Annual Salary to the next \$1,000
Additional Purchase Life Insurance	1 x Annual Salary This coverage applies to you only if you are enrolled in this optional benefit.
Accelerated Life Benefit	If you are diagnosed with a terminal illness and are expected to live 12 months or less, you may receive up to 50% of the life insurance in force on your life while you are still alive. The proceeds will be deducted from your beneficiary's benefit payment.
Waiver of Premium	If, while you are actively working, you become Totally Disabled before you are 60 years of age, we will waive your premium after you have been Totally Disabled for 9 consecutive months. Waiver of premium will continue for as long as you are Totally Disabled and comply with the policy's provisions, or you reach age 65, whichever is sooner.

Percentage of Life Insurance in Force:

Actively-at-Work Employees

Under age 70 100%
Age 70-Age 74 65%
Age 75-79 45%
Age 80 and older 30%

Retired Employees

Under age 65 100%
Age 65 75%
Age 66 50%
Age 67 and older 25%

Optional Benefits That Apply to Your Coverage:

Accidental Death & Dismemberment
Additional Purchase Life Insurance
Dependent Life Insurance
Retiree Benefit-Pay-As-You-Go

Optional Benefits Available Under This Policy

These Optional Benefits do not apply to your coverage unless they are listed on the other side under "Optional Benefits That Apply to Your Coverage" and you are enrolled in them.

<p>Accidental Death and Dismemberment</p>	<p>If an accidental injury results in the following total losses within 365 days of the accidental injury, the benefit payable will be at the indicated percentage of the Base Term Life Insurance:</p> <table border="0"> <tr><td>Accidental death</td><td>100%</td></tr> <tr><td>Both hands or both feet</td><td>100%</td></tr> <tr><td>Sight of both eyes</td><td>100%</td></tr> <tr><td>One hand and one foot</td><td>100%</td></tr> <tr><td>One hand and sight of one eye</td><td>100%</td></tr> <tr><td>One foot and sight of one eye</td><td>100%</td></tr> <tr><td>One leg or one arm</td><td>50%</td></tr> <tr><td>Sight of one eye</td><td>50%</td></tr> <tr><td>One hand or one foot</td><td>25%</td></tr> <tr><td>Thumb and index finger of the same hand</td><td>25%</td></tr> </table> <p>Total benefits payable from a single accident will never exceed the Base Term Life Insurance in force on your life on the date of the accident.</p>	Accidental death	100%	Both hands or both feet	100%	Sight of both eyes	100%	One hand and one foot	100%	One hand and sight of one eye	100%	One foot and sight of one eye	100%	One leg or one arm	50%	Sight of one eye	50%	One hand or one foot	25%	Thumb and index finger of the same hand	25%
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<p>Additional Purchase Life Insurance</p>	<p>Covered employees may purchase additional life insurance in the following amounts:</p> <table border="0"> <tr><td>\$ 25,000*</td><td>\$ 75,000</td></tr> <tr><td>\$ 50,000*</td><td>\$100,000</td></tr> </table> <p>*Purchase of these amounts is guaranteed with a minimum enrollment of 25% of the eligible class or 10 employees, whichever is greater. Otherwise, all purchases require evidence of insurability.</p> <p>Note: If your coverage includes this optional benefit, but the benefit amount indicated on the front for "Additional Purchase Life Insurance" is not one of the four amounts listed above in this box, then your Additional Purchase coverage is a non-standard amount.</p>	\$ 25,000*	\$ 75,000	\$ 50,000*	\$100,000																
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<p>Dependent Life Insurance</p>	<p>Covered employees may purchase life insurance on their eligible dependents in the following amounts:</p> <table border="0"> <tr><td align="center" colspan="3">Option 1</td></tr> <tr><td>Spouse</td><td></td><td>\$ 7,500</td></tr> <tr><td>Each child 14 days or older</td><td></td><td>\$ 3,750</td></tr> <tr><td align="center" colspan="3">Option 2</td></tr> <tr><td>Spouse</td><td></td><td>\$15,000</td></tr> <tr><td>Each child 14 days or older</td><td></td><td>\$ 7,500</td></tr> </table> <p>Minimum enrollment is 10% of the eligible class or 10 employees, whichever is greater. If minimum enrollment requirements are not met, this option is not available to the group.</p>	Option 1			Spouse		\$ 7,500	Each child 14 days or older		\$ 3,750	Option 2			Spouse		\$15,000	Each child 14 days or older		\$ 7,500		
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<p>Domestic Partner</p>	<p>Domestic partners and their children are eligible for coverage under this policy as dependents of covered employees for Dependent Life Insurance.</p>																				
<p>Retiree Benefit-Pay-As-You-Go</p>	<p>You are eligible for benefits as long as we receive the required premiums and you retire at age 55 or later. Benefits are subject to the reduction schedule on the front of this sheet.</p>																				
<p>Retiree Benefit-Prepaid</p>	<p>Benefits are paid up if you retire at age 55 or older, we receive the required premiums until you reach age 65, and you meet one of the following:</p> <ol style="list-style-type: none"> 10 years of service in the State of Wisconsin Retirement System. 10 years of coverage under a WEA Trust group term life insurance plan that includes the Retiree Benefit-Prepaid. 10 years of service with the current employer. <p>Benefits are subject to the reduction schedule on the front of this sheet.</p>																				