

Life Insurance

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Life Insurance

Most of us plan to have some life insurance, yet it is something many of us postpone until we think we can afford it. But no one wants to leave family or loved ones behind without some financial security. Finding affordable life insurance is also vital to establishing a secure financial future. And to help provide this security, Deseret Mutual offers four different life insurance plans to meet your needs.

This section of your Benefits Handbook outlines the major provisions of Deseret Mutual's life insurance plans as of on January 1, 2008.

If you enroll in Deseret Mutual's core benefits program within 30 days of becoming eligible, you are covered by Group Term Life and Occupational Accidental Death & Dismemberment insurance plans while you are actively employed:

- **Group Term Life (GTL) insurance:** Group Term Life insurance provides a burial benefit plus short-term financial assistance for your surviving dependents. This insurance also provides limited coverage for your eligible dependents.
- **Occupational Accidental Death & Dismemberment (OAD&D) insurance:** This plan provides valuable coverage if you die or become dismembered in an accident that occurs while you are on the job with a participating employer. This plan is only available to you as the employee.

Two additional, or supplemental, plans are also available:

- **Supplemental Group Term Life (SGTL) insurance:** Just as the name implies, SGTL insurance is supplemental to all other life insurance coverage you may have. You pay the entire cost for this coverage; your employer does not contribute. But you do have the advantage of low group rates. You can cover yourself, your spouse, your dependent children, or any combination of the three. The maximum coverage is determined by your income.
- **24-Hour Accidental Death & Dismemberment (24-Hour AD&D) insurance:** If you want accidental death and dismemberment insurance around the clock, then 24-Hour Accidental Death & Dismemberment insurance may be for you. This supplemental plan covers you whether you are on or off the job, anywhere in the world, 24 hours a day. Because this is supplemental coverage, you pay the entire monthly premium; your employer does not contribute. You can enroll yourself and/or your eligible dependents.

Life Insurance

Group Term Life Insurance

Enrollment

If you're a full-time employee and you enroll in Deseret Mutual's core benefits program within 30 days of becoming eligible, you and your eligible dependents are automatically enrolled in Group Term Life (GTL) insurance without having to meet health standards. Your coverage is effective on your eligibility date.

If you do not enroll within 30 days of becoming eligible but would like to enroll later, you must meet Deseret Mutual's health standards. After you apply, we'll send you a letter telling you whether you've been approved. Your coverage becomes effective the first day of the month following the date we approve your application.

Coverage

As an active employee, your Group Term Life insurance coverage is \$50,000 (as long as you meet the eligibility requirements and enroll).

If you're 65 or older and actively employed, your coverage gradually reduces on the April 1 following your birthday according to this schedule:

Age	Coverage Reduces To
65 to 69	65 percent
70 to 74	45 percent
75 and older	35 percent

(100 percent equals the coverage you have before age 65.)

High-risk Employees: If you enroll more than 30 days after you are eligible and you do not meet health standards, Deseret Mutual can classify you as high risk. Your Group Term Life benefit is then limited to \$25,000.

Dependent Coverage

If you're an eligible employee and you choose coverage for your spouse, a \$2,000 death benefit is available when he or she dies. For each of your dependent children ages 15 days to 26 years, a \$2,000 death benefit is available. And for an infant who is born alive but dies within 15 days, a \$500 death benefit is available.

Group Term Life Insurance

Please keep in mind that coverage for your dependents is in effect while you are actively employed but ends when you retire or die.

Duplicate Coverage

You can have Group Term Life coverage from two policies if you are eligible for Group Term Life insurance as an employee and as the spouse of an employee (that is, both you and your spouse work for a participating employer and have dependent coverage on each other's policies). This means if you are covered as a participant and a spouse, you are eligible for up to \$52,000 of Group Term Life insurance: \$50,000 as a participant and \$2,000 as a spouse.

If you and your spouse work for the *same* participating employer, the taxable value of the \$2,000 is subject to federal income tax, based on tax regulations.

Your dependent children can also have duplicate Group Term Life coverage. This means each of your dependent children may be eligible for \$4,000 of coverage: \$2,000 from each policy. If you and your spouse work for the same participating employer, the taxable value of any coverage over \$50,000 is subject to federal income tax.

Benefits

If one of your insured dependents dies, benefits are paid to you.

If you die, life insurance benefits are paid to the beneficiary you named when you enrolled in Deseret Mutual's core benefits program. Be aware that Deseret Mutual can only release information to your designated beneficiary.

If you die without naming a beneficiary or if your beneficiary dies before you do and you have not named an alternate beneficiary or you do not name a new beneficiary, benefits are paid to your estate. Then you have two options:

- The court recognizes the personal representative you named in your estate plan. Or a family member, using an attorney, may be appointed as the personal representative through the court system. This personal representative files the necessary paperwork with Deseret Mutual and we release your funds to the personal representative on behalf of your estate.
- Or someone needs to do an affidavit (a statement written and sworn to in the presence of someone authorized to administer an oath, such as a notary public) for collection of personal property through the court system, in which case the funds are released directly to the person designated in the affidavit and probate can be avoided.

Group Term Life Insurance

You may change your beneficiary at any time on our Web site or in writing. We suggest you always provide an alternate beneficiary, and make sure your beneficiaries are current. A named beneficiary may die or you may divorce and remarry. So you need to review your beneficiaries on a regular basis.

You may also consider a trust, which is a legal document in which an individual gives fiduciary control of property to a person (trustee) or an institution for the benefit of the beneficiaries. If you choose a trust, Deseret Mutual will request a full copy of the trust for legal review.

If your beneficiary is a minor and a trustee has not been named to receive the minor's share, a guardian must be appointed through a court proceeding, and a certificate of appointment and qualification must be sent to Deseret Mutual. If a guardian is not appointed, Deseret Mutual will hold the funds at simple interest until the minor is of age and requests the payment.

Benefits After Retirement

If you qualify to keep this coverage after you retire, your coverage is limited to \$12,000. To qualify, you must have been enrolled in Group Term Life insurance for at least 12 months immediately before your retirement. For information about the eligibility requirements, please see the *General Information* section of your Benefits Handbook. And remember, your spouse and dependent children cannot be covered after you retire.

Benefits Before Death

You may be eligible to receive a portion of your benefit if you are an active or disabled employee with a life expectancy of six months or less, as determined by Deseret Mutual.

This benefit provides the option of receiving up to 50 percent of your Group Term Life insurance benefit, up to \$25,000 and may be used for whatever purpose you deem appropriate.

Exclusions

Group Term Life insurance benefits are not available for loss caused wholly or partly, directly or indirectly, by war or act of war, or service in the military forces of any country at war, declared or undeclared. War includes hostilities made by force or arms by one country against another country, or between countries or factions within a country, either with or without a formal declaration of war.

Group Term Life Insurance

This exclusion does not apply while you are pursuing an assignment given and authorized by your employer that requires you either to reside outside of your country of residence or to travel, except for routine commuting to and from work. Your dependents are also exempt from this provision if they travel or reside with you while you are pursuing such an assignment.

Filing Claims

To receive benefits, you or your beneficiary must:

Step 1: Inform your employer or Deseret Mutual.

Deseret Mutual sends you or your beneficiary a packet of information, including all benefits currently in force.

Step 2: Obtain an original certified copy of the death certificate.

Step 3: Complete the forms in the packet.

Step 4: Send the completed forms and the original and *final* certified copy of the death certificate to Deseret Mutual.

OAD&D Insurance

Enrollment

If you're a full-time employee and you enroll in Deseret Mutual's core benefits program within 30 days of becoming eligible, you are automatically enrolled in Occupational Accidental Death & Dismemberment (OAD&D) insurance. Your coverage is effective on your eligibility date.

If you do not enroll within 30 days of becoming eligible but would like to enroll later, you must qualify for Group Term Life and for Disability Plan insurance since these three plans are tied together. You must also meet Deseret Mutual's health standards. For more information, please call your Membership Team.

If you enroll after 30 days of becoming eligible, your Occupational Accidental Death & Dismemberment coverage becomes effective the first day of the month following the date we approve your application.

Please keep in mind that this plan is available to you as the employee only. Your spouse and dependent children are not eligible.

Coverage

The maximum benefit available for all losses caused by one accident while on the job is \$100,000. This coverage is in addition to Workers' Compensation benefits and/or all other insurance benefits.

Benefits

If you suffer any of the losses listed below while performing the duties of your job, you are eligible for benefits:

Loss (or Loss of Use)	Amount Payable
Life	\$100,000
Both hands, both feet, or sight of both eyes	\$100,000
One hand and one foot	\$100,000
One hand and sight of one eye	\$100,000
One foot and sight of one eye	\$100,000
Voice or hearing of both ears	\$100,000
One hand or one foot	\$ 50,000
Sight of one eye	\$ 50,000

OAD&D Insurance

To be eligible for benefits, the loss must be the direct result of an accidental injury, be independent of all causes other than the work-related accident, and occur within 90 days of the original accident. And claims must be filed within 90 days of the accident, even if you're hopeful you will regain the use of the limb or eye.

Receiving Benefits

If you suffer a loss listed previously, except losing your life, you receive Occupational Accidental Death & Dismemberment benefits.

If you die, life insurance benefits are paid to the beneficiary who is on file when the accident occurs. Be aware that Deseret Mutual can only release information to your designated beneficiary.

If you die without naming a beneficiary or if your beneficiary dies before you do and you have not named an alternate beneficiary or you do not name a new beneficiary, benefits are paid to your estate. Then you have two options:

- The court recognizes the personal representative you named in your estate plan. Or a family member, using an attorney, may be appointed as the personal representative through the court system. This personal representative files the necessary paperwork with Deseret Mutual and we release your funds to the personal representative on behalf of your estate.
- Or someone needs to do an affidavit for collection of personal property through the court system, in which case the funds are released directly to the person designated in the affidavit and probate can be avoided.

You may change your beneficiary at any time on our Web site or in writing. We suggest you always provide an alternate beneficiary. Make sure your beneficiaries are current. A named beneficiary may die or you may divorce and remarry. So you need to review and keep current your beneficiaries on a regular basis.

You may also consider a trust, which is a legal document in which an individual gives fiduciary control of property to a person (trustee) or an institution for the benefit of the beneficiaries. If you choose a trust, Deseret Mutual will request a full copy of the trust for legal review.

If your beneficiary is a minor and a trustee has not been named to receive the minor's share, a guardian must be appointed through a court proceeding, and a certificate of appointment and qualification must be sent to Deseret Mutual. If a guardian is not appointed, Deseret Mutual will hold the funds at simple interest until the minor is of age and requests the payment.

Exclusions

Occupational Accidental Death & Dismemberment benefits are not available for loss caused wholly or partly, directly or indirectly, by:

- War or act of war, or service in the military forces of any country at war, declared or undeclared. War includes hostilities made by force or arms by one country against another country, or between countries or factions within a country, either with or without a formal declaration of war.

This exclusion does not apply while you are pursuing an assignment given and authorized by your employer that requires you either to reside outside of your country of residence or to travel, except for routine commuting to and from work

- Sickness, including mental or bodily infirmity, disease, hernia of any kind, bacterial infection (other than that caused in connection with an eligible accidental injury), or medical and/or surgical treatment for any illness or disease
- If you commit suicide or self-inflicted injuries, while sane or insane
- Accidents that occur while traveling to and from work are *not* considered occupational accidents
- Accidents that occur while *not* performing your duties of employment

Filing Claims

If an accident causes your death, your beneficiary should:

Step 1: Inform your employer.

Step 2: Once your employer notifies us, Deseret Mutual sends your beneficiary a letter of instructions requesting the following documents, as applicable:

- Police reports
- Eyewitness reports
- Coroner reports

Step 3: Obtain an original certified copy of the death certificate.

Step 4: Return the completed documents, and the original and *final* certified copy of the death certificate to Deseret Mutual.

OAD&D Insurance

To receive benefits for a dismemberment, you must:

Step 1: Inform your employer.

Step 2: Deseret Mutual sends you a letter of instructions requesting the following documents, as applicable:

- Police reports
- Eyewitness reports
- Medical notes from your doctor outlining the loss of use and injury

Step 3: Send all documents to Deseret Mutual.

SGTL Insurance

Eligibility

You may apply for Supplemental Group Term Life (SGTL) insurance if you're an eligible employee enrolled in Deseret Mutual's Group Term Life insurance plan.

As the employee, you must be enrolled in basic Group Term Life insurance to be eligible for Supplemental Group Term Life insurance. You may also apply for your spouse and eligible dependents whether you're enrolled in SGTL or not. Your spouse and eligible children do not have to be enrolled in basic life insurance to be eligible for this supplemental coverage (see [Spousal Coverage](#) on page 12 and [Coverage for Dependent Children](#) on page 13).

Remember, because this is supplemental insurance, you pay the entire monthly premium; your employer does not contribute. But you have the advantage of low group rates.

Please keep in mind, you must meet the health standards of the plan to be eligible for coverage.

Enrollment

To enroll, complete the *Supplemental Group Term Life Insurance Application* on our Web site, including the health questionnaire. If you're a new employee, you can do this as part of Online Enrollment. Or you can also go to *Manage Your Enrollment Online* from our home page at www.dmba.com.

If you apply for your eligible dependents within 30 days of eligibility, they do not need to meet health standards for the minimum coverage, or guaranteed amounts. These amounts are \$1,000 or \$3,000 for your children and \$3,000 for your spouse (see [Spousal Coverage](#) on page 12 and [Coverage for Dependent Children](#) on page 13).

If you want to enroll your dependents for more coverage than the guaranteed amounts, they must each meet Deseret Mutual's health standards.

Coverage

You can purchase up to \$1,000,000 of supplemental coverage, based on a formula using your salary factor multiplied by your [salary multiple](#) (see page 12). Your coverage begins on the first day of the month after Deseret Mutual approves your application.

SGTL Insurance

Salary Factor

If your annual income is ... Then your salary factor is ...

Less than \$10,000	\$10,000
\$10,000 but less than \$20,000	\$20,000
\$20,000 but less than \$30,000	\$30,000
And so on	plus \$10,000

Note: The maximum salary factor available is \$200,000.

Salary Multiple

Select a salary multiple of 1, 2, 3, 4, 5, or 6 times your salary factor.

For example, if your salary factor is \$20,000, you may choose \$20,000, \$40,000, \$60,000, \$80,000, \$100,000, or \$120,000 of SGTL insurance.

As an active employee, your coverage increases as your salary increases. And then once you turn 60, your coverage decreases on April 1 following your birthday as your need for supplemental insurance also decreases. This is shown in the following schedule:

Age	Coverage reduces to ...
60 to 64	75 percent
65 to 69	50 percent
70 to 74	35 percent
75 and older	25 percent

(100 percent equals the coverage you have before age 60.)

Please note, you cannot increase your SGTL insurance coverage while you are receiving Deseret Mutual's Disability Plan benefits.

Spousal Coverage

Your spouse is eligible for up to \$200,000 of coverage. If your spouse enrolls in SGTL insurance within 30 days of his/her eligibility date, \$3,000 of coverage is available without meeting health standards. But your spouse must meet Deseret Mutual's health standards for higher coverage (\$20,000 to \$200,000, in \$20,000 increments) or for any coverage if he/she enrolls after 30 days from the eligibility date.

Your spouse's coverage reduces according to the same schedule as your coverage, based on his/her age (see [page 12](#)).

Duplicate Coverage

You may enroll for SGTL insurance as both an employee and spouse, as long as you meet the plan's health standards. You may also enroll your dependent children under the policies of two eligible parents.

Unlike Group Term Life insurance, income taxes do not apply to SGTL coverage.

Benefits After Retirement

If you are eligible when you retire, you have the choice of four amounts of coverage: \$5,000, \$10,000, \$15,000, or \$25,000. You can continue \$5,000 of coverage after you retire. But you must meet health standards for \$10,000, \$15,000, or \$25,000 of coverage, or for all coverage if you are not enrolled in SGTL insurance as an active employee. If you are 75 or older, the maximum coverage is \$15,000.

For information about the eligibility requirements, please see the General Information section of your Benefits Handbook.

Apply for coverage before you retire. After you retire, you *cannot* enroll or increase your coverage.

Spousal Coverage After Retirement

If you qualify to continue coverage at the time you retire, your spouse has the choice of \$5,000, \$10,000, \$15,000, or \$25,000 of coverage. Your spouse must meet health standards for \$10,000, \$15,000, or \$25,000 of coverage, or for all coverage if your spouse was not enrolled in SGTL insurance before you retired. If your spouse is 75 or older, the maximum coverage is \$15,000.

Your spouse must apply for coverage before you retire. After you retire, your spouse cannot enroll or increase coverage.

Remember, Group Term Life insurance for your spouse and dependent children does not continue after you retire or die.

SGTL Insurance

Coverage for Surviving Spouses

If your spouse's SGTL insurance is in force at the time of your death, your spouse does not need to meet health standards to continue \$5,000 of SGTL insurance coverage as a surviving spouse.

If your surviving spouse is not enrolled in SGTL insurance at the time of your death and you are enrolled in Group Term Life, a maximum \$5,000 SGTL insurance benefit is available. To qualify for this coverage, your spouse must meet health standards and must enroll within 60 days of your death.

Coverage for Dependent Children

You may choose between three coverage options for your eligible dependent children:

	Option 1	Option 2	Option 3
Birth to 6 months	\$ 1,000		
6 months to 26 years	\$ 3,000	\$ 5,000	\$ 10,000

If you enroll your dependent children in SGTL insurance within 30 days of their eligibility dates, or within 60 days for a newly-acquired dependent, option 1 is available without having to meet health standards.

After children reach six months of age, they are eligible for options 1, 2, or 3. But they must meet the plan's health standards for options 2 and 3. Also, dependents must meet health standards for all options if you enroll your children more than 30 days after their eligibility dates or more than 60 days after acquiring a new dependent.

These levels of coverage may continue when you retire. If your dependent children are not enrolled when you retire, they can enroll at that time but, again, they must meet health standards.

Coverage for Surviving Children

Your eligible surviving children may maintain \$5,000 of SGTL insurance coverage.

If your surviving children are not enrolled in SGTL at the time of your death, a maximum \$5,000 benefit is available. To qualify for this coverage, your children must meet the plan's health standards and must enroll within 60 days of your death.

For more information about benefits for surviving dependents, please contact your employer or Deseret Mutual.

SGTL Insurance

Premiums

For you and your spouse, monthly premiums for SGTL insurance are based on the amount of coverage and the age of the insured person on the previous April 1.

Unless you make changes in your coverage, your premiums remain the same until April 1 of each year. Then your premium and coverage automatically adjust to the appropriate levels based on your income and age. (If your salary increases, the adjustment happens at the next April 1; if your salary decreases, the adjustment does not happen until the second year.)

Monthly Premiums for Active Employees and Spouses:

To determine the monthly premium for you and your spouse, see the Supplemental Group Term Life Premiums table below. Find the amounts per thousand opposite your age, or your spouse's age, as of last April 1. Then multiply these amounts by the number of thousands of coverage for which you or your spouse are applying.

Supplemental Group Term Life Premium Rates as of January 2008					
Age Last April 1	Amount per \$1,000	Age Last April 1	Amount per \$1,000	Age Last April 1	Amount per \$1,000
Younger than 35	.042	44	.088	54	.206
35	.044	45	.096	55	.230
36	.046	46	.104	56	.256
37	.048	47	.114	57	.286
38	.050	48	.124	58	.316
39	.054	49	.136	59	.352
40	.060	50	.148	60 to 64	.496
41	.066	51	.160	65 to 69	.840
42	.072	52	.172	70 to 74	1.400
43	.080	53	.186	75 or older	2.040

Monthly Premiums for Dependent Children:

These premiums apply to children of active or retired employees. The monthly premium covers all of your eligible children, regardless of how many children you have. If you have a child who has less coverage than the others, you pay the higher amount.

- \$0.42 for \$3,000 of coverage
- \$0.62 for \$5,000 of coverage
- \$1.12 for \$10,000 of coverage

SGTL Insurance

Monthly Premiums for Surviving Spouses:

Monthly premiums for surviving spouses are based on the age of the surviving spouse. See the Surviving Spouse Supplemental Group Term Life Premiums table below. Find the amounts opposite the surviving spouse's age as of last April 1.

Age Last April 1	Amount for \$5,000	Age Last April 1	Amount for \$5,000	Age Last April 1	Amount for \$5,000
Younger than 35	.20	44	.38	54	.98
35	.22	45	.40	55	1.10
36	.22	46	.44	56	1.22
37	.24	47	.48	57	1.36
38	.24	48	.52	58	1.52
39	.26	49	.58	59	1.68
40	.28	50	.64	60 to 64	2.36
41	.30	51	.72	65 to 69	4.30
42	.32	52	.80	70 to 74	6.90
43	.34	53	.88	75 to 79	11.06
				80 to 84	17.70
				85 and older	31.86

Monthly Premiums for Surviving Children:

For \$5,000 of coverage, a \$0.62 monthly premium covers all eligible children, regardless of how many children you have.

Receiving Benefits

If one of your insured dependents dies, benefits are paid to you.

If you die, the SGTL insurance benefits are paid to the beneficiary you named when you applied for this coverage. Please be aware that Deseret Mutual can only release information to your designated beneficiary.

If you die without naming a beneficiary or if your beneficiary dies before you do and you have not named an alternate beneficiary or you do not name a new beneficiary, benefits are paid to your estate. Then you have two options:

- The court recognizes the personal representative you named in your estate plan. Or a family member, using an attorney, may be appointed as the personal representative

through the court system. This personal representative files the necessary paperwork with Deseret Mutual and we release your funds to the personal representative on behalf of your estate.

- Or someone needs to do an affidavit for collection of personal property through the court system, in which case the funds are released directly to the person designated in the affidavit and probate can be avoided.

You may change your beneficiary at any time on our Web site or in writing. We suggest you always provide an alternate beneficiary. Make sure your beneficiaries are current. A named beneficiary may die or you may divorce and remarry. So make sure you update your beneficiaries on a regular basis.

If your beneficiary is a minor and no trustee has been named to receive the minor's share, a guardian must be appointed through a court proceeding and a certificate of appointment and qualification must be sent to Deseret Mutual. If a guardian is not appointed, Deseret Mutual will hold the funds at simple interest until the minor is of age and requests the payment.

Benefits Before Death

Unlike Group Term Life insurance, you cannot receive SGTL benefits before your death.

Exclusions

Supplemental Group Term Life insurance benefits are not available for loss caused wholly or partly, directly or indirectly, by:

- Suicide, while sane or insane, for coverage in force less than two years. Deseret Mutual pays life insurance benefits in the case of suicide for supplemental coverage that was in force for at least two years before the suicide.
- War or act of war, or service in the military forces of any country at war, declared or undeclared. War includes hostilities made by force or arms by one country against another country, or between countries or factions within a country, either with or without a formal declaration of war. However, this exclusion does not apply while you are pursuing an assignment given and authorized by your employer that requires you either to reside outside of your country of residence or to travel, except for routine commuting to and from work. Your dependents are also exempt from this provision if they travel or reside with you while you are pursuing such an assignment.

SGTL Insurance

Filing Claims

To receive benefits, you or your beneficiary must:

Step 1: Inform your employer or Deseret Mutual.

Deseret Mutual sends you or your beneficiary a packet of applicable forms.

Step 2: Obtain an original certified copy of the death certificate.

Step 3: Complete the forms in the packet.

Step 4: Send the completed forms and the original and *final* certified copy of the death certificate to Deseret Mutual.

24-Hour AD&D Insurance

Applying for Coverage

If you're an eligible employee, you may apply for 24-Hour Accidental Death & Dismemberment (24-Hour AD&D) insurance. And this insurance is available even if you do not enroll in the core benefits. Also, coverage is available for your eligible dependents.

Remember, because this is supplemental coverage, you pay the entire monthly premium; your employer does not contribute.

Enrollment

To enroll, complete the *24-Hour Accidental Death & Dismemberment Insurance Application* available on our Web site. You may also enroll your spouse and dependent children.

Coverage

Your coverage begins the first of the month after Deseret Mutual approves your application.

You may choose coverage up to \$400,000 (see the [24-Hour AD&D premium table](#) on page 21). Your benefit is determined by the loss you suffer and the amount of coverage you have chosen.

If you choose one of the family plans, your dependents' coverage is based on a percentage of your coverage:

Family Plan without Children

Spouse..... 50 percent

Family Plan with Children

Spouse..... 40 percent

Each eligible child 5 percent

Family Plan without Spouse

Each eligible child 15 percent

Dependent children who are younger than 15 days are not eligible for coverage (see "Dependent" in the Definitions section of your Benefits Handbook).

24-Hour AD&D Insurance

Premiums

Your monthly premiums are determined by the coverage option and the coverage level you choose. See the monthly premiums in the [24-Hour AD&D premium table](#) on page 21.

Eligibility for Benefits

To be eligible for benefits, the loss must be the direct result of an accidental injury, be independent of all causes other than the accident, and occur within 90 days of the date of the original accident. And claims must be filed within 90 days of the accident even if you are hopeful that you will regain the use of the limb or eye.

If you suffer any of the losses listed here, you are eligible for benefits:

Loss (or loss of use)	Amount payable
Life	Full benefit
Both hands, both feet, or sight of both eyes	Full benefit
One hand and one foot	Full benefit
One hand and sight of one eye	Full benefit
One foot and sight of one eye	Full benefit
Voice or hearing of both ears	Full benefit
One hand or one foot	One-half benefit
Sight of one eye	One-half benefit

No more than the full benefit is paid for all losses caused by one accident.

24-Hour AD&D Insurance

24-Hour Accidental Death & Dismemberment Premiums as of April 1, 2006						
Single Employee Plan			Family Plan with Children			
Participant Coverage	Monthly Cost		Participant Coverage	Spouse Coverage	Coverage for Each Child	Monthly Cost
\$ 20,000	\$.60		\$ 20,000	\$ 8,000	\$ 1,000	\$.84
30,000	.90		30,000	12,000	1,500	1.26
40,000	1.20		40,000	16,000	2,000	1.68
60,000	1.80		60,000	24,000	3,000	2.52
80,000	2.40		80,000	32,000	4,000	3.36
100,000	3.00		100,000	40,000	5,000	4.20
120,000	3.60		120,000	48,000	6,000	5.04
140,000	4.20		140,000	56,000	7,000	5.88
160,000	4.80		160,000	64,000	8,000	6.72
180,000	5.40		180,000	72,000	9,000	7.56
200,000	6.00		200,000	80,000	10,000	8.40
300,000	9.00		300,000	120,000	15,000	12.60
400,000	12.00		400,000	160,000	20,000	16.80
Family Plan without Children			Family Plan without Spouse			
Participant Coverage	Spouse Coverage	Monthly Cost	Participant Coverage	Coverage for Each Child	Monthly Cost	
\$ 20,000	\$ 10,000	\$.84	\$ 20,000	\$ 3,000	\$.80	
30,000	15,000	1.26	30,000	4,500	1.20	
40,000	20,000	1.68	40,000	6,000	1.60	
60,000	30,000	2.52	60,000	9,000	2.40	
80,000	40,000	3.36	80,000	12,000	3.20	
100,000	50,000	4.20	100,000	15,000	4.00	
120,000	60,000	5.04	120,000	18,000	4.80	
140,000	70,000	5.88	140,000	21,000	5.60	
160,000	80,000	6.72	160,000	24,000	6.40	
180,000	90,000	7.56	180,000	27,000	7.20	
200,000	100,000	8.40	200,000	30,000	8.00	
300,000	150,000	12.60	300,000	45,000	12.00	
400,000	200,000	16.80	400,000	60,000	16.00	

24-Hour AD&D Insurance

Receiving Benefits

If you suffer a loss listed previously, except losing your life, benefits are paid to you.

If one of your insured dependents dies or suffers any of the losses listed previously, benefits are paid to you.

If you die, benefits are paid to the beneficiary who is on file when the accident occurs. Be aware that Deseret Mutual can only release information to your designated beneficiary.

If you die without naming a beneficiary or if your beneficiary dies before you do and you have not named an alternate beneficiary or you do not name a new beneficiary, benefits are paid to your estate. Then you have two options:

- The court recognizes the personal representative you named in your estate plan. Or a family member, using an attorney, may be appointed as the personal representative through the court system. This personal representative files the necessary paperwork with Deseret Mutual and we release your funds to the personal representative on behalf of your estate.
- Or someone needs to do an affidavit for collection of personal property through the court system, in which case the funds are released directly to the person designated in the affidavit and probate can be avoided.

You may change your beneficiary at any time on our Web site or in writing. We suggest you always provide an alternate beneficiary. Make sure your beneficiaries are current. A named beneficiary may die or you may divorce and remarry. So make sure you update your beneficiaries on a regular basis.

If your beneficiary is a minor and no trustee has been named to receive the minor's share, a guardian must be appointed through a court proceeding and a certificate of appointment and qualification must be sent to Deseret Mutual. If a guardian is not appointed, Deseret Mutual will hold the funds at simple interest until the minor is of age and requests the payment.

Exclusions

24-Hour Accidental Death & Dismemberment benefits are not available for loss caused wholly or partly, directly or indirectly, by:

- War or act of war, or service in the military forces of any country at war, declared or undeclared. War includes hostilities made by force or arms by one country against

24-Hour AD&D Insurance

another country, or between countries or factions within a country, either with or without a formal declaration of war. This exclusion does not apply while you are pursuing an assignment given and authorized by your employer that requires you either to reside outside your country of residence or to travel, except for routine commuting to and from work.

- Sickness, including mental or bodily infirmity, sickness, disease, hernia of any kind, bacterial infection (other than caused in connection with an eligible accidental injury), or medical and/or surgical treatment for any illness or disease.
- Suicide or self-inflicted injuries, while sane or insane
- Committing or attempting to commit an assault or felony
- Travel or flight on any aircraft where the enrolled employee or dependent is a pilot or another member of the crew, has any duties relating to the aircraft or flight, or is flying in the course of any aviation training or instruction

Filing Claims

If an accident causes your death, your beneficiary should:

Step 1: Inform your employer.

Step 2: Once your employer notifies us, Deseret Mutual sends your beneficiary a letter of instructions requesting the following documents, as applicable:

- Police reports
- Eyewitness reports
- Coroner reports

Step 3: Obtain an original certified copy of the death certificate.

Step 4: Return the documents and the original and *final* certified copy of the death certificate to Deseret Mutual.

To receive benefits for a dismemberment, you must:

Step 1: Inform your employer.

24-Hour AD&D Insurance

Step 2: Deseret Mutual sends you a letter of instructions requesting the following documents, as applicable:

- Police reports
- Eyewitness reports
- Medical notes from your doctor outlining the loss of use and injury

Step 3: Send all documents to Deseret Mutual.

Notification of Discretionary Authority

Deseret Mutual has full discretionary authority to interpret the plan and to determine eligibility. Deseret Mutual also has the sole right to construe plan terms. All Deseret Mutual decisions relating to plan terms or eligibility are binding and conclusive.

Notification of Benefit Changes

Deseret Mutual is subject to the Employee Retirement Income Security Act of 1974 (ERISA) and reserves the right to amend or terminate this plan at any time. If the benefit changes, we will notify you at least 30 days before the effective date of change.

This section of your Benefits Handbook outlines the major provisions of Deseret Mutual's life insurance plans. It is not the plans' legal document. If you would like a copy of the legal document, please contact your employer or Deseret Mutual.

If you have any questions, please call your Deseret Mutual Benefits Team or visit our Web site. Our telephone numbers and Web site address are:

Salt Lake City area 1-801-578-5600
Toll free 1-800-777-3622
Web site www.dmba.com

If your hearing is impaired, we also have lines to accommodate Telecommunications Devices for the Deaf (TDD). Our telephone numbers for this service are:

Salt Lake City area 1-801-578-5655
Toll free 1-800-333-9715

