

SPECIFICATIONS

This section contains many of the features of your group term life insurance. Other provisions, including exclusions and limitations, appear in other sections. Please refer to the text of each section for full details. The **Guide To Policy Provisions** and **Index of Defined Terms** help locate sections and definitions.

GENERAL INFORMATION

Policy Number:	GL664175
Policyowner:	Wichita Center for Graduate Medical Education
Address:	1010 North Kansas Wichita, KS 67214
Phone number:	(316) 293-2665
Employer(s):	Wichita Center for Graduate Medical Education
Policy Effective Date:	January 1, 2023
Policy Issued in:	Kansas, and subject to the laws of that state.
Insurance Department phone number:	(785) 296-3071
Type of Insurance Provided:	
Life Insurance:	Yes
Accidental Death And Dismemberment (AD&D) Insurance:	Yes

BECOMING INSURED

To become insured you must:	<ul style="list-style-type: none">* Be a Member;* Complete your Eligibility Waiting Period For Insurance; and* Meet the other requirements in the Life Insurance section and Active Work Provision.
Definition of Member:	<ul style="list-style-type: none">* An active Medical Resident of the Employer.* A citizen or resident of the United States or Canada.* Regularly working 30 hours per week. <p>You are not a Member if you are:</p> <ul style="list-style-type: none">* A temporary, leased, or seasonal employee; or* A full time member of the armed forces of any country.
Class Definition:	None
Eligibility Waiting Period For Insurance:	<p>This is the period you must be a Member before you become eligible for insurance.</p> <p>If you are a Member on the Policy Effective Date, you meet the Eligibility Waiting Period For Insurance on that date.</p>

If you become a Member after the Policy Effective Date, you meet the Eligibility Waiting Period For Insurance on the date you become a Member.

Evidence Of Insurability:

Required for:

- * Late application for **Life Insurance**. Application is late if you apply more than 31 days after the date you meet the Eligibility Waiting Period For Insurance.
- * Reinstatements if required.
- * Members eligible but not insured under the Prior Plan.

PREMIUM CONTRIBUTIONS

Life Insurance: Noncontributory

AD&D Insurance: Noncontributory

SCHEDULE OF INSURANCE

SCHEDULE OF LIFE INSURANCE – Benefit amounts will be rounded to the nearest whole dollar.

Life Insurance benefit: \$50,000

Repatriation Benefit Amount: The expenses incurred to transport your body to a mortuary, but not to exceed \$5,000 or 10% of the **Life Insurance** benefit, whichever is less.

SCHEDULE OF AD&D INSURANCE

AD&D Insurance Benefit: The amount of your **AD&D Insurance** benefit is equal to the amount of your **Life Insurance** Benefit.

The amount payable for certain Losses is less than 100% of the **AD&D Insurance** benefit. See AD&D Table Of Losses.

Seat Belt Benefit: The amount of the Seat Belt Benefit is the lesser of (1) \$10,000 or (2) the amount of **AD&D Insurance** benefit payable for Loss of your life.

Air Bag Benefit: The amount of the Air Bag Benefit is the lesser of (1) \$5,000; or (2) the amount of **AD&D Insurance** benefit payable for Loss of your life.

Career Adjustment Benefit: The tuition expenses for training incurred by your Spouse within 36 months after the date of your death, not including board and room, books, fees, supplies and other expenses, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25% of the **AD&D Insurance** benefit, whichever is less.

Child Care Benefit: The total child care expense incurred by your Spouse within 36 months after the date of your death for all Children under age 13, but not to exceed \$5,000 per year, or the cumulative total of

\$10,000 or 25% of the **AD&D Insurance** benefit, whichever is less.

Higher Education Benefit:

The tuition expenses incurred per Child within 4 years after the date of your death at an accredited institution of higher education, exclusive of board and room, books, fees, supplies and other expenses, but not to exceed \$5,000 per year, or the cumulative total of \$20,000 or 25% of the **AD&D Insurance** benefit, whichever is less.

Public Transportation Benefit:

The lesser of (1) \$200,000; or (2) 100% of the amount of the **AD&D Insurance** benefit otherwise payable for the Loss of your life.

Occupational Assault Benefit:

The lesser of (1) \$25,000; or (2) 100% of the amount of the **AD&D Insurance** benefit otherwise payable for the Loss.

Adaptive Vehicle Benefit:

(1) \$20,000; or (2) 100% of the amount of **AD&D Insurance** payable for Loss of your life, whichever is less.

AD&D TABLE OF LOSSES

The amount payable is a percentage of the **AD&D Insurance** benefit in effect on the date of the accident and is determined by the Loss suffered as shown in the following table:

Loss:	Percentage Payable:
a. Life	100%
b. One hand or one foot	50%
c. One arm or one leg	50%
d. Sight in one eye	50%
e. Audible speech	50%
f. Hearing in both ears	25%
g. Two or more of the Losses listed above	100%
h. Thumb and index finger of the same hand	25% *
i. Quadriplegia	100% *
j. Hemiplegia	50% **
k. Paraplegia	50% **
l. Uniplegia	25% **
m. Triplegia	75% **
n. Coma	1% per month ***

No more than 100% of your AD&D Insurance will be paid for all Losses resulting from one accident.

* No AD&D Insurance Benefit will be paid for Loss of thumb and index finger of the same hand if an AD&D Insurance Benefit is payable for the Loss of that entire hand.

** No AD&D Insurance Benefit will be paid for loss of a hand, foot, arm or leg if an AD&D Insurance Benefit is payable for Quadriplegia, Hemiplegia, Uniplegia, Triplegia or Paraplegia involving that same hand, foot, arm or leg.

*** Limited to any remaining amount of the AD&D Insurance benefit payable for Loss of life after reduction by any AD&D Insurance benefit paid for any other Loss as a result of the same accident. Payments for coma will not exceed a maximum of 12 months.

REDUCTIONS IN INSURANCE

If you reach an age shown below, the amount of insurance will be the amount determined from the Schedule Of Insurance, multiplied by the appropriate percentage below:

Life and AD&D Insurance:

Age Of Member	Percentage
65 through 69.....	65%
70 through 74.....	50%
75 or over.....	35%

OTHER BENEFITS

Waiver Of Premium:	Yes
Accelerated Death Benefit:	Yes

OTHER PROVISIONS

Leave Of Absence Period:	30 days
Limits on Right To Convert if Policy terminates or is amended:	
Minimum Time Insured:	5 years
Maximum Conversion Amount:	\$10,000
Insurance Eligible For Portability:	
For you:	
Life Insurance	Yes
Minimum amount:	\$10,000
Maximum amount:	\$300,000
AD&D Insurance	Yes
Minimum amount:	\$10,000
Maximum amount:	\$300,000

Life Insurance Portability Rates: Age-graded Rates Per Multiple Of \$1,000 Per Month

Age of Insured On Last January 1	Rate
Under 35	\$ 0.19
35 through 39	0.31
40 through 44	0.46
45 through 49	0.67
50 through 54	1.13
55 through 59	1.58
60 through 64	2.45
65 through 69	4.73
70 through 74	6.63
75 through 79	11.93
80 through 99	21.48

AD&D Insurance Portability Rate: \$0.040

*Note: Portability rates may change subject to factors material to the risk the Company assumed associated with **Portability Of Insurance**. Such rate changes may apply while the Policy is in effect or following Termination Of The Policy.*

Annual Earnings based on: Partners, L.L.C. Owner-Employees, Sole Proprietors, S-Corporation Shareholders and P.C. Partners: Annual compensation during the Employer's prior tax year (or the Policyowner's prior tax year if you are a P.C. partner).

All other Members: Earnings in effect on your last full day of Active Work.

DIVIDENDS

This is a Participating policy. Dividends are not guaranteed. Dividends are not expected or anticipated to be paid. See **Participating Policy**, for additional information.

PREMIUM RATES AND RENEWALS

Premium Rates:

Life Insurance: \$0.047 monthly per \$1,000 of Life Insurance

AD&D Insurance: \$0.025 monthly per \$1,000 of AD&D Insurance

Premium Due Date: January 1, 2023 and the first day of each calendar month thereafter.

Grace Period: 31 days from the Premium Due Date.

Initial Rate Guarantee Period: January 1, 2023 to January 1, 2025

Advance Notice Period: 31 days

Minimum Participation:

Life Insurance:

Number:	10 insured Members
Percentage:	100% of eligible Members