



Policyholder: State of Idaho

Active Employee Basic Life Coverage (Group Term Coverage)

Effective Date: 7/1/2021

This summary of group term life coverage supplements any materials presented by your employer.

Information To Know

Eligibility: You are eligible if you are an officer or employee of state agencies, departments, or institutions, including state officials, elected officials, or employees of other governmental entities which have contracted with the State of Idaho for life coverage who are working 20 hours or more per week and are not classified as a seasonal employee or a part-time temporary employee. If you are covered as a member, your dependents may also be eligible.

Eligible dependents include your legal spouse, and each of your children (including stepchildren, legally adopted children, and children under a court appointed guardianship) who are less than 26 years of age.

No individual may be considered a dependent of more than one member under this contract. Special eligibility requirements exist for developmentally disabled children.

Your Benefits at a Glance		
Eligible Classes	A B	All certified officials who are in active status and who are elected members of Legislature All other certified officials, not included in Class A, and certified employees in active status
Your Coverage	A B	\$20,000 100% of annual salary, but not less than \$20,000
Age Reductions		Amount of life insurance shown above will reduce to 75% of the amount of life insurance in force on the and after the date the member attains age 70, and will be reduced to 50% of the amount of life insurance in force on and after the date the member attains age 75.
Spouse Coverage	A B	\$2,000 \$10,000
Child Coverage	A B	\$1,000 \$5,000
Termination		Dependent life coverage terminates the date he/she ceases to meet definition of dependent; date on which he/she enters the military, naval or air forces of any country or international organization; or date member's insurance terminates.
Coverage During Disability		Not included.
Accelerated Benefit		<p>If you are terminally ill you can receive up to 75%, not to exceed \$250,000 or be less than \$10,000, of your life coverage benefit in a lump sum as long as:</p> <ul style="list-style-type: none"> Your life expectancy is 12 months or less (certified by a physician). Your death benefit is at least \$20,000. Your life insurance has not been assigned <p>When you use the accelerated benefit, your death benefit and the amount available for conversion to an individual policy under the conversion privilege is reduced by the accelerated benefit payment and accumulated interest charges. There are possible tax consequences to receiving an accelerated benefit payment. You should contact your tax advisor for details. Receipt of accelerated benefits could also affect eligibility for public assistance.</p>
Accidental Death & Dismemberment	B	We pay an additional benefit if you die, lose your hands, feet, or vision as the result of an accident. See the back page for details.

Individual Purchase Rights

In termination situations, you and your dependents can convert coverage to individual life coverage. Upon coverage termination your employer is required to inform you of your individual purchase rights to convert to an individual policy without proof of good health. The amount you can purchase varies depending on the termination situation.

Accidental Death & Dismemberment (AD&D) Coverage

Accidental Death & Dismemberment Coverage pays a benefit equal to your group term life coverage amount when loss occurs within 90 days of the injury. Retiree coverage is not available. Accidental Death & Dismemberment coverage does not apply for dependents.

We pay the **full** benefit when you lose:

- your life
- both hands
- both feet
- sight of both eyes
- one hand and sight of one eye
- one foot and sight of one eye
- one hand and one foot

We pay **half** the benefit when you lose:

- one hand
- one foot
- sight of one eye

Additional Benefits Included with AD&D

- **Seatbelt/Airbag** – If you die in an automobile accident, AD&D pays an additional \$10,000 if you were wearing a seatbelt or were protected by an airbag.
- **Education** – AD&D pays a benefit of \$3,000 per year for up to four years for dependent(s) enrolled as a full-time student at an accredited post-secondary school at the time of your death. A 12th grade student will qualify if he/she enrolls in an accredited post-secondary as a full-time student within 12 months of the member's death.
- **Repatriation** – If you die at least 100 miles from your permanent residence, AD&D pays up to \$2,000 for preparation and transportation of your body.
- **Loss of Use/Paralysis** – AD&D pays a benefit as follows: 100% for quadriplegia; 50% for paraplegia, hemiplegia, loss of use of both hands or both feet, loss of use of one hand and one foot; loss of use of one arm, one leg, one hand or one foot. Loss of use means the total and irrevocable loss of voluntary movement for 12 consecutive months. Paralysis must be permanent, complete and irreversible.
- **Loss of Speech and/or Hearing** – AD&D pays a benefit of 100% for loss of both speech and hearing; 50% for loss of speech or hearing; 25% for loss of hearing in one ear. Loss must be irrevocable and continue for 12 consecutive months.
- **Exposure** – Exposure to the elements is considered an accidental injury if you incur a covered loss within one year of exposure resulting from an accidental injury.
- **Disappearance** – AD&D will pay for loss of life if you disappear while you were a passenger in a conveyance involved in an accidental wrecking or sinking and your body is not found within 365 days of the accident.

Limitations and Exclusions for Accidental Death & Dismemberment

Coverage does not include payment for more than the benefit stated in the schedule for losses resulting from a single accident. Benefits are not paid for losses resulting from:

- Willful self-injury or self-destruction while sane or insane.
- Disease or treatment of disease
- Voluntary participation in an assault, strike, felony, criminal activity, insurrection, or riot.
- War or act of war.
- Participation in a military organization (except when on full-time active duty with the Idaho Army, Idaho National Guard, Army or Air National Guard.)
- The use of any drug, narcotic, or hallucinogen not prescribed for the member by a licensed physician.

Note: Principal Life Insurance Company underwrites this coverage. Because the material is a summary of your group term life coverage, it does not state all contract provisions, restrictions of coverage, benefits by conditions or limitations, or provisions required by state or federal law. If any provision presented here is found to be in conflict with federal or state law, that provision will be applied to comply with federal or state law. The group contract or policy determines all rights, benefits, exclusions and limitations of the coverage described here.

7/2021