



Policyholder: De Soto USD #232

Group Term Life Coverage with Accelerated Benefits

Effective Date: 1/1/2019

This summary of group term life coverage from Principal Life Insurance Company supplements any materials presented by your employer. You'll receive a benefit booklet with details about your coverage.

Eligibility: You are eligible if you are an active, full-time employee (except part-time, seasonal, or temporary employees) working at least 37.5 hours per week for Certified Teachers or Administrative Staff; and 18.5 hours per week for Classified Employees. Retiree coverage is not available.

Your Benefits at a Glance	
Your Coverage	\$50,000 benefit
Coverage Outside United States	Benefits will not be paid if you or your dependents are outside the United States for certain reasons for more than six months.
Age Reductions	35% reduction of coverage at age 65, with an additional 25% reduction at age 70, and additional 20% reduction at age 75.
Coverage During Disability	If you become totally disabled before age 60, coverage will continue and premium will be waived for you and your covered dependents. You must be totally disabled for 9 months before the waiver begins. Coverage continues without premium payment until you recover or turn age 70, whichever occurs first. No benefits will be paid for any disability that results from: willful self-injury or self-destruction, while sane or insane / war or act of war / voluntary participation in an assault, felony, criminal activity, insurrection, or riot.
Accelerated Benefit	<p>If you are terminally ill you can receive up to 75%, not to exceed \$50,000, of your life coverage benefit in a lump sum as long as:</p> <ul style="list-style-type: none"> Your life expectancy is 24 months or less (as diagnosed by a physician). Your death benefit is at least \$10,000. <p>When you use the accelerated benefit, your death benefit is reduced by the accelerated benefit payment. 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. The charge for this benefit is included in your premium.</p>
Accidental Death & Dismemberment	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 spouse 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. Contact Principal Life for details.

Claim Processing

Principal Life makes claim administration easy and convenient for employers by offering an online life claim form. Once the form is complete, employers submit the information directly over a secure, confidential Web site, expediting the claim review process. The employer can choose to use the online form or a printable version that can be faxed or mailed. Along with the online claim form, Principal Life also provides Express Claim Processing for claims that meet certain criteria. Through the Express Claim Process, decisions are reached within five working days without the employer or beneficiary submitting paperwork.

Will Preparation Services *

You have free access to Will Preparation Services provided by ARAG Services, LLC. Through this value-added service, you are able to create a will, living will, healthcare power of attorney and financial power of attorney for your immediate family. Also included is a valuable identity theft kit providing information on how to protect your family. In the event of identity theft, an action kit will assist in restoring and reclaiming the stolen identity. Visit www.ARAGwills.com/Principal to register today. Registration requires you be a covered employee under the group term life policy provided by your employer and will require your group policy number.

*The use of the services provided by ARAG Services, LLC should not be considered as a substitute for consultation with an attorney. Principal Life Insurance Company is not responsible for any loss, injury, claim, liability, or damages related to the use of the ARAG legal document service.

Claims/Beneficiary Information

You can name anyone as your beneficiary except your company. You can also change beneficiaries at any time.

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 365 days of an accident. 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

We pay **one fourth** of the benefit when you lose:

- the thumb and index finger on the same hand.

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.
- **Loss of Use/Paralysis** – AD&D pays a benefit as follows: 50% for loss of use of both hands or both feet, or loss of use of one hand and one foot; or 25% for 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.
- **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 one year 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 or complications following the surgical treatment of disease.
- Voluntary participation in an assault, felony, criminal activity, insurrection, or riot.
- Participation in flying, ballooning, parachuting, parasailing, bungee jumping, or other aeronautic activities, except as a passenger on a commercial aircraft or as a passenger or crew member on a company owned or leased aircraft on company business.
- War or act of war (whether declared or undeclared).
- The use of alcohol if, at the time of the injury, your alcohol concentration exceeds the legal limit allowed by the jurisdiction where the injury occurs.
- Your operation of a motor vehicle or motor boat if, at the time of the injury, the alcohol concentration exceeds the legal limit allowed by the jurisdiction where the injury occurs.
- Duty as a member of a military organization.
- Your use of any drug, narcotic, or hallucinogen not prescribed by a licensed physician.



Principal Life Insurance Company, Des Moines, Iowa 50392-0002, www.principal.com

Note: Principal Life underwrites or provides administrative services for 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.

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