

BENEFITS AT A GLANCE

LIFE INSURANCE PLAN

This life insurance plan provides financial protection for your beneficiary(ies) by paying a benefit in the event of your death. The amount your beneficiary(ies) receive(s) is based on the amount of coverage in effect just prior to the date of your death according to the terms and provisions of the plan. You also have the opportunity to have coverage for your dependents.

EMPLOYER'S ORIGINAL PLAN

EFFECTIVE DATE: November 1, 2014

PLAN YEAR:

November 1, 2014 to September 1, 2015 and each following September 1 to September 1

IDENTIFICATION

NUMBER: 604947 011

ELIGIBLE GROUP(S):

All full-time and part-time employees of the Diocese of Winona-Rochester who work at least 20 hours per week or are contracted for at least one half academic load and school employees contracted and non-contracted, whose employment corresponds with the academic school year and work at least 20 hours per week or are contracted for at least one half academic load in active employment in the United States with the Employer

MINIMUM HOURS REQUIREMENT:

Employees must be working at least 20 hours per week.

WAITING PERIOD:

For employees in an eligible group before November 1, 2016: None

For employees entering an eligible group on or after November 1, 2016: First of the month coincident with or next following the date of active employment

You must be in continuous active employment in an eligible group during the specified waiting period.

WHO PAYS FOR THE COVERAGE:

For You:

You pay the cost of your coverage.

For Your Dependents:

You pay the cost of your dependent coverage.

ELIMINATION PERIOD:

Premium Waiver: 90 days

Disability-based benefits begin the day after Unum approves your claim and the elimination period is completed.

LIFE INSURANCE BENEFIT:

AMOUNT OF LIFE INSURANCE FOR YOU

Amounts in \$10,000 benefit units as applied for by you and approved by Unum.

All amounts are rounded to the next higher multiple of \$10,000, if not already an exact multiple thereof.

AMOUNT OF LIFE INSURANCE AVAILABLE IF YOU BECOME INSURED AT CERTAIN AGES OR HAVE REACHED CERTAIN AGES WHILE INSURED

If you have reached age 70, but not age 75, your amount of life insurance will be:

- 65% of the amount of life insurance you had prior to age 70; or
- 65% of the amount of life insurance shown above if you become insured on or after age 70 but before age 75.

There will be no further increases in your amount of life insurance.

If you have reached age 75 or more, your amount of life insurance will be:

- 50% of the amount of life insurance you had prior to your first reduction; or
- 50% of the amount of life insurance shown above if you become insured on or after age 75.

There will be no further increases in your amount of life insurance.

EVIDENCE OF INSURABILITY IS REQUIRED FOR THE AMOUNT OF YOUR INSURANCE OVER:

\$200,000

MINIMUM BENEFIT OF LIFE INSURANCE FOR YOU:

\$10,000

OVERALL MAXIMUM BENEFIT OF LIFE INSURANCE FOR YOU:

- The lesser of:
- 5 x annual earnings; or
 - \$500,000.

AMOUNT OF LIFE INSURANCE FOR YOUR DEPENDENTS

Spouse:

Amounts in \$5,000 benefit units as applied for by you and approved by Unum.

All amounts are rounded to the next higher multiple of \$5,000, if not already an exact multiple thereof.

THE AMOUNT OF YOUR SPOUSE'S LIFE INSURANCE WILL REDUCE BY THE SAME PERCENTAGE AND AT THE SAME TIME YOUR LIFE INSURANCE REDUCES.

EVIDENCE OF INSURABILITY IS REQUIRED FOR THE AMOUNT OF YOUR SPOUSE'S INSURANCE OVER:

\$25,000

MINIMUM BENEFIT OF LIFE INSURANCE FOR YOUR SPOUSE:

\$5,000

MAXIMUM BENEFIT OF LIFE INSURANCE FOR YOUR SPOUSE:

The lesser of:

- 100% of your amount of insurance (Summary of Benefits Identification #604947-001 and Summary of Benefits Identification #551767-035 combined); or
- \$500,000.

Children:

Amounts in \$2,000 benefit units as applied for by you and approved by Unum.

All amounts are rounded to the next higher multiple of \$2,000, if not already a multiple thereof.

MINIMUM BENEFIT OF LIFE INSURANCE FOR YOUR CHILDREN:

\$2,000

MAXIMUM BENEFIT OF LIFE INSURANCE FOR YOUR CHILDREN:

Attained age at death:

- Live birth to 14 days: \$1,000
- 14 days to 6 months: \$1,000
- 6 months to age 26:

The lesser of:

- 100% of your amount of insurance (Summary of Benefits Identification #604947-001 and Summary of Benefits Identification #551767-035 combined); or
- \$10,000.

SOME LOSSES MAY NOT BE COVERED UNDER THIS PLAN.

OTHER FEATURES:

- Accelerated Benefit
- Conversion
- Portability

NOTE: Portability under this plan is available to an insured spouse in the event of divorce from an insured employee, subject to all terms and conditions otherwise applicable to ported spouse coverage. Conversion is available to insured dependent child(ren), subject to all terms and conditions otherwise applicable to converted dependent coverage.

The above items are only highlights of this plan. For a full description of your coverage, continue reading your certificate of coverage section.