

**PART G: ADDITIONAL RULES AND INFORMATION APPLICABLE TO  
LIFE INSURANCE AND ACCIDENTAL DEATH AND  
DISMEMBERMENT INSURANCE BENEFITS**

**SUMMARY OF LIFE & AD&D BENEFITS  
FOR THE  
SEIU HEALTHCARE PENNSYLVANIA  
HEALTH AND WELFARE PLAN**

NOTE: This Booklet supplements, and is considered “PART G” of, your “Summary Plan Description” Booklet from the Plan. If you have not received or have lost any other portion of your Summary Plan Description, contact the Plan’s Contract Administrator, MCA Administrators, Inc., at 1-800-877-6490.

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## **PART G: ADDITIONAL RULES AND INFORMATION APPLICABLE TO LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE BENEFITS**

For any eligible Participant whose "Benefit Class" provides Life Insurance and Accidental Death and Dismemberment Insurance Benefits, such benefits are subject to the rules summarized in this Part G and in the accompanying **LIFE INSURANCE COMPANY OF NORTH AMERICA** Certificates of Insurance (one explaining the rules relating to Life Insurance and one explaining the rules relating to AD&D benefits), as well as the general rules summarized in Part A of this Summary Plan Description ("SPD") that apply to all types of benefits under the Plan. (In order to determine your Benefit Class and what types of benefit coverages apply to your Benefit Class, you should refer to your collective bargaining agreement and page "i" of your SPD.)

Life Insurance and Accidental Death and Dismemberment Insurance Benefits coverage is provided through a policy of insurance (Policy No. FLX-965904) purchased by the Plan from the following insurance company:

Life Insurance Company of North America  
Attn: Charlene Bush  
1601 Chestnut Street, TL16D  
Philadelphia, PA 19192  
800-547-5515

**NOTE:** THIS TYPE OF COVERAGE IS NOT PROVIDED TO DEPENDENTS UNDER ANY BENEFIT CLASS.

### **SECTION 1 AMOUNTS OF INSURANCE**

#### **A. ELIGIBLE FULL-TIME COVERED EMPLOYEES**

For eligible Covered Employees regularly working a minimum of thirty (30) hours per week, the benefits are as follows:

**1. LIFE INSURANCE**

Thirty Thousand (\$30,000.00) Dollars.

**2. ACCIDENTAL DEATH, DISMEMBERMENT AND LOSS OF SIGHT MAXIMUM BENEFIT**

Thirty Thousand (\$30,000.00) Dollars.

#### **B. ELIGIBLE PART-TIME COVERED EMPLOYEES**

For eligible part-time covered employees benefits are as follows:

**1. LIFE INSURANCE**

Fifteen Thousand (\$15,000.00) Dollars.

**2. ACCIDENTAL DEATH, DISMEMBERMENT AND LOSS OF SIGHT MAXIMUM BENEFIT**

Fifteen Thousand (\$15,000.00) Dollars.

**C. REDUCED AMOUNTS OF INSURANCE**

**1. WHAT REDUCTIONS IN YOUR COVERAGE WILL OCCUR DUE TO YOUR AGE?**

Life Insurance for an Employee age 65 and over will be reduced to:

- 65% of the Life Insurance Benefit at age 65
- 50% of the Life Insurance Benefit at age 70

The reduction will apply to the amount of life insurance and principal sum in force immediately prior to that Anniversary Date.

Additionally, if you become insured under the Policy or your coverage increases on or after the date you attain age 65, the amount of coverage for which you would otherwise be eligible will be reduced in the same manner.

**SECTION 2  
LIFE INSURANCE COMPANY OF NORTH AMERICA DESCRIPTION OF BENEFITS  
("CERTIFICATES OF INSURANCE")**

A detailed summary of the specific rules and information applicable to the Life Insurance and Accidental Death and Dismemberment Insurance Benefits coverages under the Plan is contained in the Life Insurance Company of North America Certificates of Insurance, which are supplied with this Booklet and are considered part of this Part G of this Summary Plan Description. One Certificate of Insurance describes the Life Insurance benefits and one Certificate of Insurance describes the AD&D benefits. Both should be included with this Part G immediately following this page G-2. (If for some reason the Life Insurance Company of North America Certificates of Insurance were not supplied with your copy of this Summary Plan Description, please notify the Plan's Contract Administrator immediately, and they will be promptly provided to you.)

**PLEASE NOTE:**

- A.** It is important for you to remember that, in addition to the special rules set forth in this Part G, including the accompanying Life Insurance Company of North America Certificates of Insurance, all general rules set forth in Part A of this Booklet to the extent not directly inconsistent with the terms of this Part G also apply to life insurance and accidental death and dismemberment insurance benefits.
- B.** The explanation of Life Insurance and Accidental Death and Dismemberment Insurance Benefits in the accompanying Life Insurance Company of North America Certificates of Insurance only highlights the terms of the Plan applicable to such benefits under the Plan. A complete definition of benefits, limitations and exclusions is set forth in the actual insurance policy issued by Life Insurance Company of North America to the Plan. That document is on file with the Administrator of the Plan and is considered to be a "Plan Document" of the Plan. If you wish to obtain additional detailed information with respect to Life Insurance and Accidental Death and Dismemberment Insurance Benefits, you may do so by contacting the Plan's Contract Administrator, MCA Administrators, Inc., at the address or telephone number listed on the front of your Summary Plan Description.