

## Group Term Life Insurance for members of the Minnesota School Employees Association

This is a summary of the important provisions of your certificate for group #22-0695. To receive a certificate contact the MSEA office.

### Eligibility and effective date

If, on Oct. 1, 2000, you are:

- a member of the Minnesota School Employees Association;
- age 18 through 69; and
- not hospitalized,

you will automatically be insured for \$2,000 group term life insurance.

If you become a member after this date, you will become insured on the first day of the month following the date your membership begins, provided you are not hospitalized on this date.

If you are hospital confined on the day your coverage would normally become effective, your coverage will be delayed until the date you are no longer hospitalized.

### Payment of claims

If you should die while coverage is in effect, benefits will be paid to your beneficiary in one lump sum upon receiving proof of death. Written proof of loss must be given within 90 days or as soon as possible. Proof must be furnished within 12 months, except in the absence of legal capacity.

You can name a new beneficiary at any time, unless you sign a form that says you agree not to change the beneficiary without his consent. Then, the change will not be effective until we receive the request at our home office. When we receive it, the change goes back to and takes effect as of the date that the written request was made. This will

happen even if you die between the time you make the request and we receive it. However, if any amount is paid before we get your request for change, it will not be subject to the request for change.

If the beneficiary dies before or within 15 days of the date you die, the death benefit will be payable to your estate; or, at our option, we can make payment to the first surviving class of successive preference beneficiaries - your: 1) widow or widower; 2) surviving children; 3) surviving parents; 4) surviving brothers and sisters; 5) executors or administrators. This same rule shall apply if you do not name a beneficiary.

If you apply for a conversion policy and name a new beneficiary on that application, we will consider this to be a request for a change of beneficiary. This means that if you have applied for a conversion policy but that policy has not yet taken effect, the change in beneficiary will apply even though the conversion plan itself does not. For more details about conversions, see below.

Any payment we make is done so in good faith; it will fully discharge us for the amount of such payment.

### Termination

Your coverage will terminate on the earliest of the following dates:

- 1) the date the policy terminates;
- 2) the date you are no longer a member of the association;
- 3) the date of expiration of the last period for which premium payment has been made to us; or
- 4) the last day of the month during which you attain age 70.

If your coverage terminates for any of the above reasons, you will be entitled to a conversion privilege. However, if you have assigned all of your ownership rights absolutely to an assignee, then the

assignee (instead of you) is entitled to exercise the conversion privilege on your life.

### Conversion

If you wish to convert, you must make written application and pay the first premium within 31 days of the date of termination. No evidence of insurability will be required. The converted policy will be an individual life policy. You can choose any form, except term insurance, then in use by us. The amount cannot be more than the amount of life insurance which ceases. The rate will be our customary rate. The rate and policy will be based on the form, the amount, your class of risk and your age at the time the individual policy becomes effective.

If you die during the time that you could have a conversion plan but before such plan becomes effective, an amount shall be that which you would have been entitled to have issued to you under the conversion plan. The amount shall be payable as a claim under the policy; and application or premium payment on the conversion plan need not have been made.

This conversion privilege is in lieu of all other benefits under this coverage. The effective date of the conversion plan will be the thirty-second day after the date that premiums were paid to under the policy.

This coverage is underwritten by Horace Mann Life Insurance Company. For more details you may refer to the group master policy or call our toll-free customer service number at 1-800-999-1030.

**Horace Mann.**

Insuring America's Educational Community  
www.horacemann.com  
www.teacherevolution.com