



SWEETWATER COUNTY SCHOOL DISTRICT #1



**Wyoming School
Boards Association**



Class Definition

All active, Full-time Employees of a Wyoming School Boards Association member district that qualifies for benefits under that district's policy.

Eligibility Waiting Period

The Eligibility Waiting Period is the period of time the Employee must be in Active Service to be eligible for coverage. It will be extended by the number of days the Employee is not in Active Service.

For Employees hired on or before the Policy Effective Date: No Waiting Period.

For Employees hired after the Policy Effective Date: No Waiting Period.

Time Period for Loss: Any Covered Loss must occur within: 365 days of the Covered Accident

Maximum Age for Insurance: None

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

Employee Principal Sum: An amount chosen by the participating Member District according to the following options as shown in their participation agreement. For SCSD #1: Two times Annual Compensation rounded to the nearest \$1,000 if not already a multiple thereof to a maximum of \$150,000.

SCHEDULE OF COVERED LOSSES

| Covered Loss | Benefit |
|---|-----------------------------|
| Loss of Life | 100% of the Principal Sum |
| Loss of Two or More Hands or Feet | 100% of the Principal Sum |
| Loss of Sight of Both Eyes | 100% of the Principal Sum |
| Loss of One Hand or One Foot and Sight in One Eye | 100% of the Principal Sum |
| Loss of Speech and Hearing (in both ears) | 100% of the Principal Sum |
| Quadriplegia | 100% of the Principal Sum |
| Paraplegia | 75% of the Principal Sum |
| Hemiplegia | 50% of the Principal Sum |
| Uniplegia | 25% of the Principal Sum |
| Coma | |
| Monthly Benefit | 1% of the Principal Sum |
| Number of Monthly Benefits | 11 |
| Lump Sum Benefit | 100% of the Principal Sum |
| When Payable | Beginning of the 12th month |
| Loss of One Hand or Foot | 50% of the Principal Sum |
| Loss of Sight in One Eye | 50% of the Principal Sum |
| Loss of Speech | 50% of the Principal Sum |
| Loss of Hearing (in both ears) | 50% of the Principal Sum |
| Loss of all Four Fingers of the Same Hand | 50% of the Principal Sum |
| Loss of Thumb and Index Finger of the Same Hand | 25% of the Principal Sum |

Age Reductions

A Covered Person's Principal Sum will be reduced to the percentage of his Principal Sum in effect on the date preceding the first reduction, as shown below.

| Age | Percentage of Benefit Amount |
|---------------------|------------------------------|
| 70 but less than 75 | 65% |
| 75 but less than 80 | 45% |
| 80 but less than 85 | 30% |
| 85 or over | 15% |

ADDITIONAL ACCIDENTAL DEATH AND DISMEMBERMENT COVERAGES

Accidental Death and Dismemberment benefits are provided under the following coverages. Any benefits payable under them are as shown in the *Schedule of Covered Losses* and are not paid in addition to any other Accidental Death and Dismemberment benefits.

EXPOSURE AND DISAPPEARANCE COVERAGE

Principal Sum multiplied by the percentage applicable to the Covered Loss, as shown in the Schedule of Covered Losses.

WAR RISK COVERAGE

Principal Sum multiplied by the percentage applicable to the Covered Loss, as shown in the *Schedule of Covered Losses*.

ADDITIONAL ACCIDENT BENEFITS

Any benefits payable under these Additional Accident Benefits shown below are paid in addition to any other Accidental Death and Dismemberment benefits payable.

SEATBELT AND AIRBAG BENEFIT

| | |
|------------------|---|
| Seatbelt Benefit | 15% of the Principal Sum subject to a Maximum Benefit of \$25,000 |
| Airbag Benefit | 15% of the Principal Sum subject to a Maximum Benefit of \$25,000 |
| Default Benefit | \$1,000 |