

Basic Group Term Life & Accidental Death & Dismemberment (AD&D) Benefit Highlights for New Mexico State University

Eligibility: CLASS 1 - All active regular employees and all active non-regular term appointment employees working at least 30 hours per week for the Policyholder, who have elected coverage and are working in the United States of America for the Policyholder.

Life and AD&D Benefits: Your annual earnings rounded to the next higher \$1,000 if not already a multiple of \$1,000, multiplied by 2, to a maximum of \$75,000.

Premium: You and your employer share in the cost of your basic benefits based on your annual salary.

If your salary is \$0 to \$26,249, your employer contributes 80%.

If your salary is \$26,250 to \$31,499, your employer contributes 70%.

If your salary is \$31,500 or greater, your employer contributes 60%.

Life insurance includes the following benefits:

- Conversion Privilege
 - Accelerated Death Benefit
 - Waiver of Premium for active employees under 60
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AD&D insurance includes the following additional benefits:

- Seat Belt/Air Bag
 - Repatriation
 - Exposure and Disappearance
 - Education
 - Coma
 - Emergency Evacuation
 - Waiver of Premium
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AD&D Exclusions: We will not pay any benefit for any loss that, directly or indirectly, results in any way from or is contributed to by:

- any disease or infirmity of mind or body, and any medical or surgical treatment thereof; or;
- any infection, except a pus-forming infection of an accidental cut or wound; or
- suicide or attempted suicide, while sane or insane; or
- any intentionally self-inflicted Accident; or
- war, declared or undeclared, whether or not the Insured is a member of any armed forces; or
- travel or flight in an aircraft while a member of the crew, or while engaged in the operation of the aircraft, or giving or receiving training or instruction in such aircraft; or
- commission of, participation in, or an attempt to commit an assault or felony; or
- being under the influence of any narcotic, hallucinogen, barbiturate, amphetamine, gas or fumes, poison or any other controlled substance as defined in Title II of the comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless as prescribed by the Insured's licensed Medical Provider and used in the manner prescribed. Conviction is not necessary for a determination of being under the influence; or
- intoxication as defined by the laws of the jurisdiction in which the accident occurred. Conviction is not necessary for a determination of being intoxicated; or
- active participation in a riot. "Riot" means all forms of public violence, disorder, or disturbance of the public peace, by three or more persons assembled together, whether with or without a common intent and whether or not damage to person or property or unlawful act is the intent or the consequence of such disorder; or
- full-time active duty in the armed forces of any country or international authority, except the National Guard or organized reserve corps duty (earned premium will be returned if the Insured enters military service).

Please note: This information is only a product highlight. Products and services marketed under the Dearborn National[®] brand and the star logo are underwritten and/or provided by Dearborn National[®] Life Insurance Company (Downers Grove, IL) in all states (excluding New York), the District of Columbia, the United States Virgin Islands, the British Virgin Islands, Guam and Puerto Rico. The policy has exclusions, limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period.