I. **Basic Life and Accidental Death and Dismemberment (AD&D) Insurance**

Standard Insurance Company has developed this document to provide you with information about the Basic coverage you may select through your employer. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Certificate of Coverage or check with your human resources representative.

The CCSNH Basic plan provides full-time employees with Basic Life and AD&D coverage from The Standard. The Basic Life and AD&D benefit shall be equal to one times (1x) the Employee’s basic annual earnings. The minimum benefit level is $25,000 and the maximum benefit level is $200,000.

To be eligible for the Employer paid Basic Life and AD&D Insurance benefit, the employee must:

- You must be an active employee of Community College System of New Hampshire, excluding temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors
- You must be regularly working at least 37.5 hours each week
- The Eligibility Waiting Period for new Employees hired after the Policy Effective Date shall be the first of the month following thirty days of employment.

II. **Additional Life and Accidental Death and Dismemberment (AD&D) Insurance**

Standard Insurance Company has developed this document to provide you with information about the optional coverage you may select through your employer. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Additional Life Employee Brochure included in your packet or check with your human resources representative.

a. **Employer Plan Effective Date**

Your employer will provide Basic Life coverage from The Standard. If you qualify for Basic Life, you may also apply for Additional Life coverage to supplement your Basic Life amount. A minimum number of eligible employees must apply and qualify for the proposed plan before Additional Life coverage can become effective. This level of participation has been agreed upon by your employer and The Standard.
b. **Eligibility**
To be eligible for the Additional Life and AD&D plan:
- You must be insured for Basic Life
- You must be an active employee of Community College System of New Hampshire, excluding temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors
- You must be regularly working at least 37.5 hours each week
- For Dependent Life insurance – Your spouse or children must not be full-time members of the armed forces

- Spouse means:
  - A person to whom you are legally married; or
  - Your Domestic Partner. Domestic Partner means a same sex partner with whom you have completed an affidavit of declaration of domestic partnership, submitted that affidavit to the Employer, and filed that affidavit for public record if required by law.

- Child means:
  - Your unmarried child from live birth through age 20 (through age 24 if a registered student in full time attendance at an accredited educational institution)

c. **Employee Coverage Amount**
You may elect Additional Life and AD&D coverage in units of $25,000 to a maximum of $100,000. The minimum amount you can elect is $25,000.

- All late applications and requests for coverage increases are also subject to medical underwriting approval.
- Dependents Life insurance from Standard Insurance Company is also included in this plan.
- Additional Accidental Death and Dismemberment insurance from Standard Insurance Company is also included in this plan.

d. **Spouse Coverage Amount**
Plan 1: This coverage is available without matching AD&D for $10,000, but not to exceed 100 percent of your employee Additional Life coverage.

Plan 2: This coverage is available with matching AD&D in units of $25,000 to a maximum of $100,000, but not to exceed 100 percent of your Employee Additional Life coverage.

When initially eligible, you may elect up to 100 percent of your Employee Additional Life coverage without Medical Underwriting. All late applications and requests for coverage increases will also require medical underwriting approval.
Special Note: For your January 2014 Enrollment only, you may elect up to $100,000 of Spouse coverage, or an amount equal to your Additional Life coverage, without Medical Underwriting on your Spouse, even though you may not have previously chosen Spouse Coverage in amounts of $25,000 to $100,000. If you have no Additional Life coverage amount currently, then you will need to complete Medical Underwriting on your election.

e. Coverage Amount for Children
You may elect $3,000 of Dependents Life insurance for your eligible children. This amount may not exceed 100 percent of your Employee Additional Life coverage. All late applications will be subject to medical underwriting approval.

III. Rates for Additional Life and AD&D Insurance (Effective 01/01/2011)
a. Employee Rates: Increments of $25,000 to a maximum of $100,000, with AD&D
If you elect Additional Life and AD&D insurance, your monthly premium rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

<table>
<thead>
<tr>
<th>Employee Age</th>
<th>$ 25,000.00</th>
<th>$ 50,000.00</th>
<th>$ 75,000.00</th>
<th>$ 100,000.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;30</td>
<td>$ 2.47</td>
<td>$ 4.94</td>
<td>$ 7.41</td>
<td>$ 9.88</td>
</tr>
<tr>
<td>30-34</td>
<td>$ 2.71</td>
<td>$ 5.42</td>
<td>$ 8.13</td>
<td>$ 10.83</td>
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<tr>
<td>35-39</td>
<td>$ 3.38</td>
<td>$ 6.76</td>
<td>$ 10.14</td>
<td>$ 13.52</td>
</tr>
<tr>
<td>40-44</td>
<td>$ 5.40</td>
<td>$ 10.79</td>
<td>$ 16.19</td>
<td>$ 21.58</td>
</tr>
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<td>45-49</td>
<td>$ 7.65</td>
<td>$ 15.30</td>
<td>$ 22.95</td>
<td>$ 30.59</td>
</tr>
<tr>
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<td>$ 66.82</td>
<td>$ 89.09</td>
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<tr>
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<td>$ 26.33</td>
<td>$ 52.65</td>
<td>$ 78.98</td>
<td>$ 105.30</td>
</tr>
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<td>$ 79.65</td>
<td>$ 119.47</td>
<td>$ 159.29</td>
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<tr>
<td>70-74</td>
<td>$ 39.82</td>
<td>$ 79.65</td>
<td>$ 119.47</td>
<td>$ 159.29</td>
</tr>
<tr>
<td>75+</td>
<td>$ 39.82</td>
<td>$ 79.65</td>
<td>$ 119.47</td>
<td>$ 159.29</td>
</tr>
</tbody>
</table>
b. Spouse Rates - Plan 1: Flat $10,000 without AD&D

If you elect Dependents Life insurance for your spouse, your monthly premium rate for this coverage is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

<table>
<thead>
<tr>
<th>Spouse’s Age (as of Jan. 1, 2011)</th>
<th>Rate (Per member of Total Coverage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;30</td>
<td>$1.76</td>
</tr>
<tr>
<td>30-34</td>
<td>$2.49</td>
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<tr>
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<tr>
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<tr>
<td>65-69</td>
<td>$23.05</td>
</tr>
<tr>
<td>70-74</td>
<td>$23.05</td>
</tr>
<tr>
<td>75+</td>
<td>$23.05</td>
</tr>
</tbody>
</table>

c. Spouse Rates - Plan 2: Increments of $25,000 to a maximum of $100,000 with AD&D.

If you elect Dependents Life and AD&D insurance for your spouse, your monthly premium rate for this coverage is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

<table>
<thead>
<tr>
<th>Spouse Age</th>
<th>$ 25,000.00</th>
<th>$ 50,000.00</th>
<th>$ 75,000.00</th>
<th>$ 100,000.00</th>
</tr>
</thead>
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<td>$ 119.47</td>
<td>$ 159.29</td>
</tr>
</tbody>
</table>
Community College System of New Hampshire
Basic Life, Additional Life, Spouse and Child Life, and Accidental Death & Dismemberment

**d. Child(ren) Rates (without AD&D)**
If you elect Dependents Life insurance for your eligible child(ren), your monthly premium rate for this coverage is $0.50 for a Flat $3,000; regardless of the number of eligible children covered. Premiums for this coverage will be deducted directly from your paycheck.

**IV. Employee Coverage Effective Date**
Please contact your human resources representative for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:
- Eligibility requirements
- An eligibility waiting period
- An evidence of insurability requirement
- An active work requirement. This means that if you are not actively at work on the day before the scheduled effective date of insurance including Dependents Life insurance, your insurance will not become effective until the day after you complete 1 day of active work as an eligible employee.

**V. Age Reductions**
Under this plan, coverage reduces by 50 percent at age 70. If you, or your spouse, are age 70 or over, ask your human resources representative for the amount of coverage available.

**VI. Suicide Exclusion**
This plan includes an exclusion for death resulting from suicide or other intentionally self-inflicted injury. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death. This is subject to state variations.

**VII. Waiver of Premium Provision**
The Standard may continue your Life insurance without premium payments if you:
- Become totally disabled while insured under the group policy
- Are under the age of 65
- Complete the waiting period of 180 days
- Give us satisfactory proof of loss
Waiver of Premium does not apply to AD&D insurance.

**VIII. Portability**
If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage. Please see your human resources representative for additional information. This is subject to state variations.
IX. When Spouse and Child Coverage Ends
Your brochure includes information about when your insurance ends. Any spouse and child coverage will automatically end on the earliest of the following:

- Five months after the date you die
- The date your Life insurance ends
- The date Dependent Life insurance terminates under the group policy
- The date your employer's coverage under the group policy for Dependent Life insurance terminates
- The date the last period ends for which a premium was paid for your Dependent Life insurance
- When the dependent ceases to be an eligible dependent
- For your spouse, the date of your divorce or legal separation
- For a child who is disabled, 90 days after we mail you a proof of disability request, if proof is not given

X. Accidental Death and Dismemberment (AD&D) Insurance
With Additional AD&D insurance from Standard Insurance Company, you or your beneficiaries may be eligible to receive an additional amount in the event of death or dismemberment as a result of an accident.

a. AD&D Insurance Coverage Amount
The amount of this AD&D Insurance Benefit for loss of life is equal to the amount payable for Employee Additional Life and Spouse Additional Life Plan 2 insurance coverage on the date of the accident.

The amount of this AD&D Insurance Benefit for other covered losses is a percentage of the amount payable for Additional AD&D insurance coverage on the date of the accident, as shown in the following table:

<table>
<thead>
<tr>
<th>Loss:</th>
<th>Percentage Payable:</th>
</tr>
</thead>
<tbody>
<tr>
<td>One hand or one foot</td>
<td>50%</td>
</tr>
<tr>
<td>Sight in one eye, or hearing in both ears</td>
<td>50%</td>
</tr>
<tr>
<td>Two or more of the losses listed above</td>
<td>100%</td>
</tr>
</tbody>
</table>

b. Exclusions
AD&D Insurance Benefits are not payable for death or dismemberment caused or contributed to by:

- War or act of war, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Suicide or other intentionally self-inflicted injury, subject to state variations
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
Community College System of New Hampshire
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- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

XI. Additional Features
Following are brief descriptions of features included in this plan. These features offer additional benefits when an AD&D Insurance Benefit is payable.

Seat Belt Benefit
This provision provides an additional benefit in the event of a covered automobile accident.

Air Bag Benefit
This provision provides an additional benefit in the event of a covered automobile accident for which a Seat Belt Benefit is payable.

Family Benefits Package
Through this provision, your eligible family members may be entitled to receive additional financial help for child care, college or career training. Included are the Child Care Benefit, Higher Education Benefit and Career Adjustment Benefit.

XII. Limitations
The loss must occur solely by an accident and independently of all other causes, within 365 days after the accident. Loss of life must be evidenced by a certified copy of the death certificate. All other losses must be certified by a physician in the appropriate specialty as determined by us.

XIII. When Coverage Ends
AD&D insurance for you and your dependents will automatically end on the earliest of the following:

- The date your Life insurance ends
- The date your Waiver of Premium begins
- The date AD&D insurance terminates under the group policy
- The date the last period ends for which a premium was paid for your AD&D insurance
- The date your employer’s coverage under the group policy for AD&D insurance terminates
- For your dependents, the date your Dependents Life insurance ends
- The date your employment terminates
XIV. **Group Insurance Certificate**

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the group policy and does not modify it in any way. The controlling provisions are in the group policy issued by Standard Insurance Company.