Burnet Consolidated Independent School District

Basic Life Benefit Summary

Class 1 - All eligible full-time employees

Full-time Employee Requirement	An eligible employee is a full-time permanent employee authorized to work and reside in the United States. Eligible employees must work 15 or more hours per week and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.
Life Amount	$30,000
Accidental Death & Dismemberment (AD&D) Principal Sum Amount	$30,000
Guaranteed Issue Amount	$30,000
Reduction Schedule	The Life Amount and AD&D Principal Sum will reduce to 65% of the amount shown above when the Employee reaches age 65. See Certificate for further benefit reductions due to age.
Accelerated Life Benefit	The Employee may request payment of 25%, 50%, or 75% of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate.
Waiver of Premium	AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 9 months, and submits proof of Total Disability.

Conversion	If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to convert his / her life amount. The Employee can refer to his or her Certificate for specific details of this provision.
Accidental Death & Dismemberment	While insured under the Policy, if the Employee has an accident which results in a loss or condition specified in the chart below, AUL will pay the amount shown. The loss or condition must occur within 365 days from the date of the accident and AUL must receive acceptable proof of loss or condition.
Loss Schedule	Loss Life [AD&D Principal Sum] Both hands or both feet or sight of both eyes [AD&D Principal Sum] Speech and hearing [AD&D Principal Sum] One hand and one foot [AD&D Principal Sum] One hand and sight of one eye [AD&D Principal Sum] One foot and sight of one eye [AD&D Principal Sum] Sight of one eye [Half of AD&D Principal Sum] One hand or one foot [Half of AD&D Principal Sum] Speech or hearing [Half of AD&D Principal Sum] Thumb and index finger [Quarter of AD&D Principal Sum] Conditions Quadriplegia or Loss of Use of Upper and Lower Limbs of the Body [AD&D Principal Sum] Paraplegia or Loss of Use of Both Lower Limbs of the Body [Half of AD&D Principal Sum] Hemiplegia or Loss of Use of Upper and Lower Limbs on the Same Side of the Body [Half of AD&D Principal] Monoplegia or Loss of Use of One Limb of the Body [Quarter of AD&D Principal] Severe Burns [AD&D Principal Sum] The total amount payable will never exceed the AD&D Principal Sum for all losses or conditions sustained by the Employee.
Benefit Features Offered for Basic Term Life and AD&D	Seat Belt Air Bag Exposure Disappearance Repatriation Child Higher Education Child Care

This information is provided as a Benefit Outline. It is not a part of the insurance policy and does not change or extend American United Life Insurance Company's® liability under the group Policy. Employers may receive either a group Policy or a Certificate of Insurance containing a detailed description of the insurance coverage under the group Policy. If there are any discrepancies between this information and the group Policy, the Policy will prevail.