



THE UNION LABOR LIFE INSURANCE COMPANY

SUMMARY OF BENEFITS

POLICYHOLDER: AMERICAN FEDERATION OF TEACHERS, AFL-CIO

POLICY NUMBER: *Class 2 - CA4363*

EFFECTIVE DATE: August 1, 2017

COVERAGE: Accidental Death and Dismemberment (AD&D) only
Underwritten by The Union Labor Life Insurance Company

MEMBER AD&D BENEFIT AMOUNT:
Class 2 \$ 5,000.00 (ONE UNIT)*

*If a Local already participates in the AD&D coverage under **Class 1- C-4363**, this benefit is added to that existing coverage.

Two times the amount of the Principal Sum will be paid for a loss resulting from an Injury arising out of or occurring in the course of the Person’s employment. **Travel to and from work is excluded from this double benefit.**

ELIGIBILITY - All *active* members in good standing of AFT (no retirees or fee payers).

An insured person will be eligible for the insurance on the Policy Effective date or on the date he or she becomes a member in good standing in the American Federation of Teachers, AFL-CIO.

An insured person’s insurance will terminate the date he or she enters into full-time military active duty or the date he or she is no longer a member in good standing in the American Federation of Teachers, AFL-CIO.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

When we receive due proof of loss, we will pay the benefit shown on the Schedule of Benefits to the named Beneficiary; provided: (1) the member suffers an accidental Injury; (2) the covered loss is the direct result of the accident, and independent of all other causes; and (3) the covered loss is within 90 days after the accident.

SUMMARY OF BENEFITS
(Continued)

The amount of benefit to be paid for a Covered Loss is determined as follows:

SCHEDULE OF LOSSES

FOR LOSS OF:	THE BENEFIT IS:
LIFE.....	THE PRINCIPAL SUM
TWO HANDS	THE PRINCIPAL SUM
TWO FEET	THE PRINCIPAL SUM
SIGHT OF TWO EYES	THE PRINCIPAL SUM
ONE HAND AND ONE FOOT	THE PRINCIPAL SUM
ONE HAND AND SIGHT OF ONE EYE	THE PRINCIPAL SUM
ONE FOOT AND SIGHT OF ONE EYE	THE PRINCIPAL SUM
ONE HAND OR ONE FOOT	ONE-HALF THE PRINCIPAL SUM
SIGHT OF ONE EYE	ONE-HALF THE PRINCIPAL SUM
SPEECH AND HEARING.....	THE PRINCIPAL SUM
SPEECH OR HEARING.....	ONE-HALF THE PRINCIPAL SUM

EXCLUSIONS

We will not pay a benefit for any loss that is caused directly or indirectly, or in whole or in part, by any of the following:

1. bodily or mental illness or disease of any kind;
2. ptomaine or bacterial infections (except infections caused by pyogenic organisms which occur with and through an accidental cut or wound);
3. suicide or attempted suicide while sane or insane;
4. intentional self-inflicted Injury;
5. participation in, or the result of participation in, the commission of an assault, or a felony, or a riot, or a civil commotion;
6. war or act of war, declared or undeclared; or any act related to war, or insurrection;
7. medical or surgical treatment of an illness or disease;
8. service in the armed forces of any country while such country is engaged in war;
9. police duty as a member of any military, naval or air organization;
10. competing or practicing for competition in a car, motorcycle, moped or speed boat or other vehicular race;
11. intake of any drug, medication or sedative unless prescribed by a Doctor, or the intake of any alcohol in combination with any drug, medication or sedative;
12. use of alcohol, non-prescriptive drugs or controlled substances, such as PCP (also known as "angel dust"), LSD or any other hallucinogens, cocaine, heroin or any other narcotics, amphetamines or other stimulants, barbiturates or other sedatives or tranquilizers, or any combination of one or more of these substances;
13. any poison or gas voluntarily taken, administered, absorbed, or inhaled; or
14. driving while intoxicated as defined by applicable state law.

Benefits are subject to all terms and conditions of the Group Policy/Certificate as this is only a summary. Please refer to the Group Certificate for full details of the benefits for which the insured person is covered. Where there is a discrepancy in this summary and the Group Policy, the Group Policy governs.