



Group Term Life Certificate Summary

This summary describes the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. The capitalization of a term not normally capitalized according to standard punctuation rules indicates a word or phrase that is a defined term in the Certificate. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on August 1, 2025.

POLICY INFORMATION

Policyholder: Heard County Board of Commissioners dba Heard County BOC
Policy Effective Date: July 1, 2025
Policy Number: GLUG-CRM2
Class(es): All Other Eligible Elected Officials

Policy Anniversary: July 1
Group Number: G000CRM2

ELIGIBILITY

You (the Member) must be able to perform normal activities and not be confined (at home, in a hospital, or in any other care facility) to be eligible for insurance.

WHEN INSURANCE BEGINS

You will become insured on the day you become eligible, subject to certain conditions (as described in the Exceptions to When Your Insurance Begins provision in the Certificate).

Additional eligibility conditions apply as described in the Certificate.

BENEFIT AMOUNTS

Insurance for You (The Member)

Your amount of life insurance is \$25,000.

Your amount of accidental death and dismemberment (AD&D) insurance is equal to your amount of life insurance.

Benefit Reductions

As you grow older, the amount of life and AD&D insurance for you will be reduced according to the following schedule:

At the Attained Age of:	The Original Amount of Insurance Will Reduce to:
65	65%
70	50%

FEATURES

Living Benefits

In the event you incur a Terminal Condition while insured under the Policy, you, your Spouse or your legal representative may submit a Written Request for an advance payment of part of your life insurance death benefit. The maximum amount of Living Benefits available is 80% of the amount of life insurance for you in effect at the time of the request or \$20,000, whichever is less.

Additional Accidental Death and Dismemberment (AD&D) Benefits

In addition to basic AD&D benefits, you are protected by the following benefits:

- Airbag
- Common Carrier
- Seat Belt

Continuation of Insurance for Total Disability with Waiver of Premium

You may be able to continue insurance for you from the day you cease to be Actively Eligible due to your Total Disability, subject to certain conditions.

Conversion

If group life insurance ends or the benefit reduces, you may apply for an individual policy of life insurance, subject to certain conditions.

EXCLUSIONS

Several exclusions apply to the accidental death and dismemberment (AD&D) benefits as described in the Certificate.