

OKLAHOMA EDUCATION ASSOCIATION

Accidental Death and Dismemberment Insurance

ELIGIBILITY: All active full-time members of the Oklahoma Education Association will be provided with \$1,000 in accidental death and dismemberment basic coverage. The \$1,000 benefit will increase to \$5,000 if loss of life occurs while you are performing the regular duties of your principal occupation as a classified, certified, or administrative employee.

AMOUNT OF COVERAGE: This plan will pay a percentage of your basic coverage if you suffer one of the losses described below due to a covered Accident that occurs while your coverage is in force. The loss must occur no later than 1 year after the date of the Accident. Only one of the amounts, the greatest, will be paid for more than one loss resulting from the same Accident.

TYPE OF LOSS	PERCENTAGE OF BASIC COVERAGE PAYABLE
Loss of Life	100%
Loss of 2 or more members	100%
Loss of entire sight of both eyes	100%
Loss of entire sight of one eye, one foot, or one hand	50%
Loss of thumb and index finger of same hand	25%

Loss means, with regard to (a) a hand or foot, actual severance through or above the wrist or ankle joints; (b) an eye, entire or irrecoverable loss of sight; or (c) the thumb and index finger on one hand, severance through or above the metacarpophalangeal joints.

REDUCTION OF BENEFITS AFTER AGE 70: Benefits will reduce 50% at age 70.

EXCEPTIONS: No benefits will be paid under this Policy for any loss which results directly or indirectly from:

- (a) Suicide or intentionally self-inflicted injury, while sane or insane;
- (b) Taking part in a riot, felony, or insurrection;
- (c) An act of war, declared or undeclared;
- (d) Infection or disease, whether the infection or disease is the proximate or contributing cause of the loss. (This does not apply to the pyogenic infections which occur through an accidental wound or cut.)
- (e) Service in the armed forces of any country;
- (f) Taking part in an organized race or contest of speed with power driven conveyance;
- (g) Travel or flight (including getting in or out, on or off) in any aircraft or device which can fly above the earth's surface, if (1) the aircraft or device is being used for test or experimental purposes; or by or for any military authority. (Aircraft flown by the U.S. Military Airlift Command (MAC) or similar service of another country are not excluded); or for travel, or is designed for travel, beyond the earth's atmosphere; or by or for the Policyholder or any of its subsidiaries and affiliates.
- (h) Voluntary self-administration of any drug not prescribed by, and taken according to the directions of a licensed physician. (Accidental ingestion of a poisonous substance is not excluded.)

TERMINATION OF INSURANCE: Coverage will continue as long as the Policy remains in force, premiums are paid and you remain eligible for the coverage under the Policy. Your coverage will end when you retire, you attain the termination age, or you terminate employment. Your coverage can be terminated or premiums can be increased with 31 days advance notice.



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