

# Limitations and Exclusions: Life

## Employee Life Insurance - Effective Date of Coverage

Your coverage takes effect on the later of:

- The date you are eligible for coverage; or
- The date you return your completed enrollment information.

Active Work Rule: If you happen to be ill or injured and away from work on the date your coverage would take effect, the coverage will not take effect until you return to full-time work for one full day. This rule also applies to an increase in your coverage.

## Employee and Dependent Life - Suicide Exclusion

The plan will not pay a Life Insurance benefit if:

you, or your dependent, die by suicide, while sane or insane, or from an intentionally self-inflicted **injury**, within two years from the effective date of your, or your dependent's coverage.

If your, or your dependent's, death occurs after two years of the effective date of your, or your dependent's, coverage, but within two years of the date that any increase in coverage becomes effective, no death benefit will be payable for any such increased amount.

## Dependent Life Insurance

Dependent life insurance pays a benefit to you if one of your covered dependents dies at any time or place. **Aetna** will pay the benefit in one lump sum. If you are not living at the time the benefit is paid, the payment will be made to your executors or administrators. **Aetna** has the option to make this payment to your spouse.

The following dependents are **not** eligible for dependent life insurance\*:

- Full-time, active military personnel; and
- Children who are not born alive.

\*The plan will include exclusion for children who are not born alive when we've agreed to cover the children from birth.

## Dependent Life Insurance - Effective Date of Coverage

Your dependents' coverage takes effect on the same day that your coverage becomes effective, if you have enrolled them in the plan.

If your dependent happens to be confined at home or anywhere else because of injury or illness on the date that coverage would become effective, or has been confined in a hospital within 31 days before that date, Life Insurance for that dependent will be delayed until there has been no confinement for 31 days.

# Limitations and Exclusions: Disability

## LTD

### **Limitations Which Apply to Long Term Disability Coverage** (GR-9N 06 030 02)

You will no longer be considered as disabled and eligible for long term monthly benefits after benefits have been payable for 24 months if it is determined that your disability is primarily caused by:

- A mental health or psychiatric condition, including physical manifestations of these conditions, but excluding conditions with demonstrable, structural brain damage; or
- Alcohol and/or drug abuse.

There are 2 exceptions to the above limitations if you are confined as an inpatient in a **hospital or treatment facility** for treatment of that condition at the end of such 24 months.

- If the inpatient confinement lasts less than 30 days, the disability will cease when you are no longer confined.
- If the inpatient confinement lasts 30 days or more, the disability may continue until 90 days after the date you have not been so continuously confined.

#### **Important Note**

The rules under *If You Become Disabled Again* do not apply beyond 24 months to disabilities subject to this *Limitations Which Apply to Long Term Disability Coverage* section.

### **Exclusions That Apply to Long Term Disability** (GR-9N 28 010 02)

Long term disability coverage does not cover any disability on any day that you are confined in a penal or correctional institution for conviction of a criminal act or other public offense. You will not be considered to be disabled, and no benefits will be payable.

Long term disability coverage also does not cover any disability that:

- Is due to insurrection, rebellion, or taking part in a riot or civil commotion.
- Is due to intentionally self-inflicted **injury** (while sane or insane).
- Is due to war or any act of war (declared or not declared).
- Results from your commission of, or attempting to commit a criminal act.
- Results from a motor vehicle accident caused by operating the vehicle while you are under the influence of alcohol. A motor vehicle accident will be deemed to be caused by the use of alcohol if it is determined that at the time of the accident you were :
  - Operating the motor vehicle while under the influence of alcohol at a level which meets or exceeds the level at which intoxication would be presumed under the laws of the state where the accident occurred. If the accident occurs outside of the United States, intoxication will be presumed if the person's blood alcohol level meets or exceeds .08 grams per deciliter.

## When Your Coverage Begins (GR-9N 29 025 02)

### Your Effective Date of Coverage

If you have met all the eligibility requirements, your coverage takes effect on the later of:

- The date you are eligible for coverage; and
- The date you return your completed enrollment information; and
- Your application is received and approved in writing by **Aetna**; and
- The date your required contribution is received by **Aetna**.

#### **Important Notice:**

You must pay the required contribution in full.

#### **Active Work Rule:**

If you happen to be ill or injured and away from work on the date your coverage would take effect, the coverage will not take effect until you return to active full-time work for one full day.

This rule also applies to an increase in your coverage.

## STD

### Exclusions That Apply to Short Term Disability (GR-9N 28 010 02)

Short term disability coverage does not cover any disability on any day that you are confined in a penal or correctional institution for conviction of a criminal act or other public offense. You will not be considered to be disabled, and no benefits will be payable.

Short term disability coverage also does not cover any disability that:

- Is due to an **occupational illness** or **occupational injury** except in the case of sole proprietors or partners who can not be covered by workers' compensation.
- Is due to insurrection, rebellion, or taking part in a riot or civil commotion.
- Is due to intentionally self-inflicted **injury** (while sane or insane).
- Is due to war or any act of war (declared or not declared).
- Results from your commission of, or attempting to commit a criminal act.
- Results from a motor vehicle accident caused by operating the vehicle while you are under the influence of alcohol. A motor vehicle accident will be deemed to be caused by the use of alcohol if it is determined that at the time of the accident you were:
  - Operating the motor vehicle while under the influence of alcohol at a level which meets or exceeds the level at which intoxication would be presumed under the laws of the state where the accident occurred.) If the accident occurs outside of the United States, intoxication will be presumed if the person's blood alcohol level meets or exceeds .08 grams per deciliter.

## When Your Coverage Begins (GR-9N 29 025 02)

### Your Effective Date of Coverage

If you have met all the eligibility requirements, your coverage takes effect on the later of:

- The date you are eligible for coverage; and
- The date you return your completed enrollment information; and
- Your application is received and approved in writing by **Aetna**; and
- The date your required contribution is received by **Aetna**.

#### **Important Notice:**

You must pay the required contribution in full.

#### **Active Work Rule:**

If you happen to be ill or injured and away from work on the date your coverage would take effect, the coverage will not take effect until you return to active full-time work for one full day.

This rule also applies to an increase in your coverage.