

Baltimore County Public Schools

Optional Term Life, Optional Dependent Term Life, and Optional Accidental Death & Dismemberment (Optional AD&D), Issued by The Prudential Insurance Company of America Effective September 1, 2009

Optional Term Life Insurance

100% Employee Paid

- Coverage is available for one to ten times your base annual earnings, up to a maximum of \$1,000,000.
- **New Hires:** You can select to enroll for coverage up to the lesser of 3x your base annual earnings and \$500,000, without providing evidence of insurability satisfactory to The Prudential Insurance Company of America, if you apply within 60 days from the first day of employment.
- **Current Participants and Employees who waived coverage in the past:** Your current coverage amount will be continued. During the open enrollment period, get up to the lesser of 3x your base annual earnings and \$500,000 – no medical questions asked. After the open enrollment period, evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all increases in coverage amounts.
- **Current Employees who were denied coverage in the past:** Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all coverage amounts.
- **Late Entrants:** During the open enrollment period, get up to the lesser of 3x your base annual earnings and \$500,000 – no medical questions asked. After the open enrollment period, evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all coverage amounts.
- **Life Events:** If you have a change in family status such as:
 1. Marriage, divorce, birth or adoption of a child; or death of a qualified dependent;
 2. A qualified dependent no longer qualifies as a dependent;
 3. Spouse's termination or commencement of employment;
 4. Reduction or increase of work schedule,you may increase your face amount of insurance without providing evidence of insurability satisfactory to Prudential up to the lesser of 3x your base annual earnings and \$500,000. Any increase over 3x to \$500,000 requires Evidence of Insurability. You must notify Baltimore County Public Schools within 30 days of the qualifying event.
- If you are terminally ill, you can get a partial payment of your group life insurance benefit. You can use this payment as you see fit. The payment to your beneficiary will be reduced by the amount you receive with the Accelerated Benefit Option*.
- Payouts to your beneficiaries are deposited into Prudential Alliance Account®, a personalized, interest-bearing account, under the beneficiary's name. The payout earns interest from the date the account is opened and the beneficiary can transfer or withdraw funds at any time.
- Payment of premium can be waived if you are less than 60 years old when the disability begins, and you continue to be totally disabled. This waiver terminates at age 65.
- Coverage will end on your termination of employment or as specified in the plan booklet. You may convert your insurance to an individual life insurance policy issued by The Prudential Insurance Company of America or continue your group insurance through a portability provision.[∇]

Optional AD&D Insurance

- **Employee:** Coverage is available in increments of \$25,000 to \$500,000; amounts in excess of \$250,000 cannot exceed 10 times your basic annual earnings.
- **Family:** Your spouse/domestic partner's coverage amount is 100% or 50% of your Optional AD&D coverage amount. Your child(ren)'s coverage amount is 10% of your Optional AD&D coverage amount.
- Benefits are paid in addition to Optional Term Life and Dependent Term Life benefits.
- Coverage will end on termination of employment or retirement or as specified in the plan booklet.
- Benefits are paid at certain percentages of your coverage amount for specific accidental losses, as indicated in the chart below. Not more than 100% of your coverage amount is payable for all losses due to the same accident.

Life	100%	Paraplegia	50%
Sight in both eyes	100%	Hemiplegia	50%
Both hands or both feet	100%	One hand or one foot	50%
One hand & one foot	100%	Sight in one eye	50%
Sight in one eye & one hand or one foot	100%	Speech	50%
Speech & hearing in both ears	100%	Hearing in both ears	50%
Quadriplegia	100%	Thumb & index finger on the same hand	25%

- Seat Belt Benefit - The plan pays an additional benefit of 10% of your coverage amount, up to a maximum of \$25,000.
- Air Bag Benefit - The plan pays an additional benefit of 5% of your coverage amount, up to a maximum of \$5,000.
- Additional Benefits – Exposure and Disappearance, Loss Due to Coma, Day Care Expense, Spouse Tuition Reimbursement, Child(ren) Tuition Reimbursement, Monthly Medical Premium, Common Disaster, Dependent Child Loss, Return of Remains, Emergency or Disaster Response Team Member, Felonious Assault, Monthly Mortgage Payment.
- Optional AD&D Exclusions - A loss is not covered if it results from:
 1. Suicide or attempted suicide, while sane or insane.
 2. Intentionally self-inflicted Injuries, or any attempt to inflict such Injuries.
 3. Sickness, whether the Loss results directly or indirectly from the Sickness.
 4. Medical or surgical treatment of Sickness, whether the Loss results directly or indirectly from the treatment.
 5. Any infection. But, this does not include: a) pyogenic infection resulting from an accidental cut or wound; or b) bacterial infection resulting from accidental indigestion of a contaminated substance.
 6. War, or any act of war, except as provided by the War Risk Hazard provision. War means declared or undeclared war, and includes resistance to armed aggression.
 7. An accident that occurs while the person is serving on full-time active duty for more than 30 days in any armed forces. But this does not include Reserve or National Guard active duty for training.
 8. Travel or flight in any vehicle used for aerial navigation (includes getting in, out, on or off any such vehicle), except as provided by any Hazard provision, if: a) the person is riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; b) the person is performing as a pilot or a crew member of any aircraft; c) the person is riding as a passenger in an aircraft owned, operated, controlled or leased by or on behalf of the Contract Holder or any of its subsidiaries or affiliates.
 9. Commission of or attempt to commit an assault or a felony.
 10. Being under the influence of any narcotic unless administered or consumed on the advice of a Doctor.
 11. Being legally intoxicated while operating a motor vehicle.
 12. Participation in these hazardous sports: parachuting or hang gliding

Spouse/Domestic Partner Optional Dependent Term Life Insurance

100% Employee Paid

- Coverage is available for your spouse/domestic partner in increments of \$25,000 to a maximum of \$500,000, not to exceed 100% of your Basic and Optional Term Life coverage amount.
- **New Hires:** You may select to enroll your spouse/domestic partner for up to \$50,000, without providing evidence of insurability satisfactory to The Prudential Insurance Company of America, if you enroll your spouse/domestic partner within 60 days from the first day of employment.
- **Current Spouse/Domestic Partner Participants:** Your spouse's/domestic partner's current coverage amount will be continued. Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all increases in coverage amounts.
- **Current Employees whose spouse/domestic partner have been denied coverage in the past or Late Entrants:** Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all coverage amounts.
- **Life Events:** If you have a change in family status such as:
 1. Marriage, divorce, birth or adoption of a child; or death of a qualified dependent;
 2. A qualified dependent no longer qualifies as a dependent;
 3. Spouse's termination or commencement of employment;
 4. Reduction or increase of work schedule,you may increase your spouse's/domestic partner's face amount of insurance without providing evidence of insurability satisfactory to Prudential up to \$50,000. Any increase over \$50,000 requires Evidence of Insurability. You must notify Baltimore County Public Schools within 30 days of the qualifying event
- If your spouse/domestic partner is confined for medical care or treatment at home or elsewhere, coverage will begin when confinement ends.
- Coverage will end on your termination of employment or as specified in the plan booklet. Insurance may be converted to an individual life insurance policy issued by The Prudential Insurance Company of America or continue your spouse's group insurance through a portability provision. [∇]

Children Dependent Term Life Insurance

100% Employee Paid

- Child Dependent Term Life coverage has one premium rate that covers all eligible children.
- Coverage is available for all your children for \$10,000, not to exceed 100% of your Basic and Optional Term Life coverage amount.
- No evidence of insurability satisfactory to The Prudential Insurance Company of America is required.
- If your dependent children are confined for medical care or treatment at home or elsewhere, coverage will begin when confinement ends.
- Coverage begins from live birth and continues to age 19, if unmarried. If the child is unmarried, dependent on you and a full-time student, coverage continues to age 25.
- Coverage will end on your termination of employment or as specified in the plan booklet. Insurance may be converted to an individual life insurance policy issued by The Prudential Insurance Company of America or continue your child(ren)'s group insurance through a portability provision. [∇]

For your coverage to become effective, you must be actively at work during the enrollment period and on the effective date of the plan. If you apply for an amount that requires satisfactory evidence of insurability to The Prudential Insurance Company of America, you must be actively at work on the date of approval for the amount requiring satisfactory evidence of insurability.

Benefits, provisions and exclusions may vary by state. Refer to the plan booklet for details.

* **Important Notice:** The acceleration of life insurance benefits offered under this certificate are intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986 (under IRC Section 101(g)). If the acceleration of life insurance benefits qualify for such favorable treatment, the benefits will be excludable from your income and not subject to Federal taxation. Tax laws relating to acceleration of life benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration of life insurance benefits that are excludable from income under Federal law.

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