

COVERAGE FEATURES

This section contains many of the features of your group life insurance. Other provisions, including exclusions and limitations, appear in other sections. Please refer to the text of each section for full details. The Table of Contents and the Index of Defined Terms help locate sections and definitions.

GENERAL POLICY INFORMATION

Group Policy Number:	154720-A
Type of Insurance Provided:	
Life Insurance:	Yes
Supplemental Life Insurance:	Not applicable
Dependents Life Insurance:	Not applicable
Accidental Death And Dismemberment (AD&D) Insurance:	Yes
Policyholder:	Truckee Meadows Fire Protection District
Employer(s):	Truckee Meadows Fire Protection District
Group Policy Effective Date:	June 1, 2012
Policy Issued in:	Nevada

BECOMING INSURED

To become insured for Life Insurance you must: (a) Be a Member; (b) Complete your Eligibility Waiting Period; and (c) Meet the requirements in **Life Insurance** and **Active Work Provisions**. The Active Work requirement does not apply to Membrs who are retired on the Group Policy Effective Date. The requirements for becoming insured for coverages other than Life Insurance are set out in the text.

Definition of Member: You are a Member if you are one of the following:

1. An active employee of the Employer who is regularly working at least 40 hours each week; or
2. An employee of the Employer who retired under the Employer's retirement program.

You are not a Member if you are:

1. A temporary or seasonal employee.
2. A leased employee.
3. An independent contractor.
4. A full time member of the armed forces of any country.

Class Definition:

Class 1:	Active Fire Chiefs and employees previously covered under the Sierra Fire Protection District Plan or the City of Reno Firefighters Plan
Class 2:	All other Active Members

Class 3: Retired Members (This class does not include a Member who is covered under Waiver of Premium.)

Eligibility Waiting Period: You are eligible on one of the following dates:

Class 1 and 3: If you are a Member on the Group Policy Effective Date, you are eligible on that date.

If you become a Member after the Group Policy Effective Date, you are eligible on the date you become a Member.

Class 2: If you are a Member on the Group Policy Effective Date, you are eligible on that date.

If you become a Member after the Group Policy Effective Date, you are eligible on the first day following 30 consecutive days as a Member.

Your Eligibility Waiting Period will be reduced by any continuous period as an employee of the Employer immediately prior to the date you become a Member.

Evidence Of Insurability: Required:

- a. For late application for Contributory insurance.
- b. For reinstatements if required.
- c. For Members eligible but not insured under the Prior Plan.

PREMIUM CONTRIBUTIONS

Life Insurance:

Class 1 and 2: Noncontributory

Class 3: Contributory

AD&D Insurance:

Class 1 and 2: Noncontributory

Class 3: Contributory

Retired Members: If your coverage has been continued under the Waiver Of Premium provision and your coverage is scheduled to end, you may apply for coverage as a retiree within 31 days following the date your coverage under the Waiver Of Premium provision ends. If you apply within 31 days and agree to pay premiums, you will not be required to submit Evidence Of Insurability and your retiree coverage will be effective on the day after your coverage under Waiver Of Premium ends. If you do not apply within 31 days, your coverage under the Group Policy will end as provided under the Waiver Of Premium provision.

SCHEDULE OF INSURANCE

SCHEDULE OF LIFE INSURANCE

For you:

Life Insurance Benefit: \$25,000

A Member may not be insured as both an active Member and a retired Member.

Repatriation Benefit:

The expenses incurred to transport your body to a mortuary near your primary place of residence, but not to exceed \$5,000 or 10% of the Life Insurance Benefit, whichever is less.

SCHEDULE OF AD&D INSURANCE

For you:

AD&D Insurance Benefit:

The amount of your AD&D Insurance Benefit is equal to the amount of your Life Insurance Benefit. The amount payable for certain Losses is less than 100% of the AD&D Insurance Benefit. See AD&D Table Of Losses.

Seat Belt Benefit:

The amount of the Seat Belt Benefit is the lesser of (1) \$10,000 or (2) the amount of AD&D Insurance Benefit payable for loss of life.

Air Bag Benefit:

The amount of the Air Bag Benefit is the lesser of (1) \$5,000; or (2) the amount of AD&D Insurance Benefit payable for Loss of your life.

Career Adjustment Benefit:

The tuition expenses for training incurred by your Spouse within 36 months after the date of your death, exclusive of board and room, books, fees, supplies and other expenses, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25% of the AD&D Insurance Benefit, whichever is less.

Child Care Benefit:

The total child care expense incurred by your Spouse within 36 months after the date of your death for all Children under age 13, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25% of the AD&D Insurance Benefit, whichever is less.

Higher Education Benefit:

The tuition expenses incurred per Child within 4 years after the date of your death at an accredited institution of higher education, exclusive of board and room, books, fees, supplies and other expenses, but not to exceed \$5,000 per year, or the cumulative total of \$20,000 or 25% of the AD&D Insurance Benefit, whichever is less.

AD&D TABLE OF LOSSES

The amount payable is a percentage of the AD&D Insurance Benefit in effect on the date of the accident and is determined by the Loss suffered as shown in the following table:

Loss:	Percentage Payable:
a. Life	100%
b. One hand, one foot or sight of one eye	50%
c. Two or more of the Losses listed in b. above	100%

No more than 100% of your AD&D Insurance will be paid for all Losses resulting from one accident.

REDUCTIONS IN INSURANCE

Class 1 and 2:

If you reach an age shown below, the amount of insurance will be the amount determined from the Schedule Of Insurance, multiplied by the appropriate percentage below:

Life and AD&D Insurance:

Age Of Member	Percentage
65 through 69	65%
70 or over	50%

Class 3: Your insurance is not subject to reduction due to age.

OTHER BENEFITS

Waiver Of Premium:	Class 1 and 2: Yes Class 3: No
Accelerated Benefit:	Class 1 and 2: Yes Class 3: No

OTHER PROVISIONS

Limits on Right To Convert if
Group Policy terminates
or is amended:

Minimum Time Insured:	5 years
Maximum Conversion Amount:	\$2,000
Leave Of Absence Period:	60 days
Insurance Eligible For Portability:	If as a retired Member you are insured or eligible for insurance under the Group Policy, you are not eligible to buy portable group insurance coverage.

For you:

Life Insurance	Yes
Minimum amount:	\$10,000
Maximum amount:	\$300,000
AD&D Insurance	Yes
Minimum amount:	\$10,000
Maximum amount:	\$300,000
Annual Earnings based on:	Earnings in effect on your last full day of Active Work.
Earnings Period for Commissions (see Definitions):	The preceding 12 calendar months.