

The UBLIC policy (G-29297-0) is no longer available for new members—existing UBLIC members can only decrease or cancel coverage. **This brochure is for informational purposes only** and while every attempt has been made to verify the accuracy of the information provided, the terms and provisions detailed in your UBLIC Certificate of Insurance prevail. UBLIC is underwritten by New York Life Insurance Company and includes a retiree benefit, which is provided by Compass Rose Benefits Group.

If you are an active employee and would like to increase your life insurance coverage, you may do so at any time through our Compass Rose Group Term Life Insurance Plan (G-29297-1), underwritten by New York Life Insurance Company. For more information, please refer to Section 7: Changes in Coverage.

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AD&D BENEFIT

Your UBLIC Life Insurance policy includes Accidental Death & Dismemberment (AD&D) insurance, which is designed to provide a benefit in case of death, dismemberment or disfigurement caused by a covered accident. The **principal sum** is 50% of your UBLIC policy (G-29297-0 life insurance amount, not to exceed \$100,000).

AD&D benefits apply to **employees only**; includes coverage for losses due to Acts of War and Terrorism.

In the event of:	The plan pays:
Loss of... <ul style="list-style-type: none">• Life;• Both eyes; or• Two Limbs	The full principal sum (1/2 your life insurance amount, not to exceed \$100,000)
Loss of... <ul style="list-style-type: none">• One limb; or• One eye	50% of the principal sum
Loss of... <ul style="list-style-type: none">• Thumb and index finger of the same hand	25% of the principal sum

AD&D benefits will end when a **retired member reaches age 60** or the date of retirement if later.

EXCEPTIONS AND LIMITATIONS: AD&D BENEFIT

Under the UBLIC policy (G-29297-0) AD&D benefit, losses caused by an act of declared or undeclared war, or armed aggression, are covered **only** when the protected person is exposed to such risk at the direction of their organization or employer.

AD&D does not cover losses caused by, but not limited to, the following:

- Bacterial infection (except infections, which result from an accidental cut or wound);
- Any kind of disease;
- Medical or surgical treatment (except when resulting directly from such treatment made necessary by covered injuries);
- Suicide or any attempted threat, while sane or insane; and
- Injuries received while traveling by air except as specifically provided under the Air Travel Coverage in Section 2.

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AIR TRAVEL COVERAGE

The AD&D benefit provision does not cover any injuries sustained as a result of, or while participating in, aeronautics, aviation, air travel or air transportation—except as a passenger. The term “passenger” does not include the pilot, co-pilot or other member(s) of the crew unless such participation is undertaken at the direction of your organization, provided, however, such injuries are otherwise covered by this provision.

In no event will the underwriter's aggregate limit of liability with respect to all protected persons acting as pilot, co-pilot or other member(s) of the crew, while in any one aircraft, exceed \$150,000. Should the total of the individual limits of liability with respect to such protected persons while in any one aircraft exceed \$150,000, the amount applicable to each protected person shall be proportionately reduced to effect a proportionate distribution of the said aggregate limit.

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SPOUSE AND CHILDREN

Your lawful spouse and unmarried children (under age 22) are automatically **covered for \$10,000 each**.

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SUPPLEMENTAL SPOUSE COVERAGE

The UBLIC plan offered optional Supplemental Spouse Insurance up to \$50,000 for your lawful spouse (in addition to the automatic \$10,000). View the member portal or your certificate to determine if your spouse is covered.

If you would like to apply for additional life insurance for your spouse under age 65, you have the option through the Compass Rose Group Term Life Insurance Plan (G-29297-1), underwritten by New York Life Insurance Company. Coverage amounts range from \$10,000 to \$100,000* (in \$5,000 increments). Reduced amounts are available for spouses ages 65 through 74.

*The maximum amount allotted between your UBLIC and Group Term Life Insurance Plan **cannot exceed \$100,000**.

The coverage amount you choose for your spouse **may not exceed 50%** of your total combined coverage issued under UBLIC policy (G-29297-0) and Compass Rose Group Term Life Insurance Policy (G-29297-1).

To apply for new or additional Supplemental Spouse Coverage, visit www.compassrosebenefits.com/Apply.

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LIVING BENEFIT (ACCELERATED DEATH BENEFIT)

This feature allows **terminally ill*** members early access to a portion of their life insurance benefit. This benefit may be used in any way the member chooses—including paying medical bills, hiring home health aides or prepaying funeral expenses. The Living Benefit Option provides **50% of the face value of your UBLIC policy (G-29297-0) coverage amount**. This amount will be deducted from the benefits paid at the time of the policy holder's death.

***Terminally ill** refers to a medical condition where the covered person has a life expectancy of 12 months or less.

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RETIREE BENEFIT

Members who retire under age 60 can continue their UBLIC Coverage at the same premium rate paid by active employees until age 60. Members who retire after age 60, UBLIC coverage terminates on the date you retire. When UBLIC coverage ends, retirees are eligible to receive a predetermined benefit provided through Compass Rose Benefits Group at no cost.

Years of participation:	Percentage of Active Life Amount*:	Coverage NOT to exceed:
5 – 9 years	10%	\$5,000
10 – 14 years	20%	\$10,000
15 or more years	30%	\$15,000

*Coverage is reduced by 50% when the retiree reaches age 70.

When a **retired member reaches age 60**, or if later, the date of retirement, AD&D benefits and dependent life insurance—including Supplemental Spouse Coverage associated with this plan—will end.

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CHANGES IN COVERAGE

This plan is no longer available for new members—members can only decrease or cancel their UBLIC policy (G-29297-0).

If you are an active employee and would like to INCREASE your life insurance coverage, you may do so at any time through our Compass Rose Group Term Life Insurance Plan (G-29297-1), underwritten by New York Life Insurance Company on policy GMR-ER-P. You must provide Compass Rose Benefits Group with evidence of insurability in the form of a satisfactory health statement. To get started, or to access full details of the plans features, costs, eligibility, renewability, exclusions and limitations, visit www.compassrosebenefits.com/Apply.

You may DECREASE your UBLIC (G-29297-0) coverage amount by written request at any time. A copy of our Request to Decrease UBLIC Coverage Form can be found at www.compassrosebenefits.com/Decrease.

All written requests should be mailed to: **Attn: Additional Products Team, 11490 Commerce Park Drive, Suite 220, Reston, VA 20191**.

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ENDING YOUR COVERAGE

Your UBLIC policy (G-29297-0) will be cancelled if you do not pay your insurance premiums or if you leave your current employer. If you plan to leave your current employer, see Section 9 to learn how you can **convert your coverage**.

A copy of our Request to Cancel UBLIC Coverage Form can be found at www.compassrosebenefits.com/Cancel.

All written requests should be mailed to: **Attn: Additional Products Team, 11490 Commerce Park Drive, Suite 220, Reston, VA 20191**.

You also have the option to voluntarily CANCEL your UBLIC policy (G-29297-0) and apply solely for our Group Term Life Insurance Plan (G-29297-1), underwritten by New York Life Insurance Company. To get started, visit www.compassrosebenefits.com/Apply.

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CONVERTING YOUR COVERAGE

When your UBLIC policy (G-29297-0) ends due to employment ending (for reasons other than retirement), any coverage amount terminated may be **converted within 31 days** to a Group Term Life Insurance Plan (G-29297-1), underwritten by New York Life Insurance Company. Evidence of insurability is **not required**. Under certain circumstances, your spouse may also have conversion privileges, as well as employees on an unpaid Leave of Absence. Please refer to your Certificate of Insurance for complete details.

If you are interested in converting your UBLIC policy (G-29297-0) to a Group Term Life Insurance Plan (G-29297-1), please contact the Compass Rose Benefits Group Specialty Team at **(866) 368-7227 (option 4)**.

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MEMBER PORTAL

Access more information about your UBLIC policy (G-29297-0) online by registering for the Compass Rose Member Portal.

The Member Portal allows you to:

- View your policy summary
- Update your plan beneficiaries
- Review payment history
- Increase or decrease your coverage

To get started, visit www.compassrosebenefits.com/Register.



Administered by:
Compass Rose Benefits Group
11490 Commerce Park Drive • Suite 220
Reston, VA 20191

Underwritten by:
New York Life Insurance Company
New York, NY 10010
Policy Form GMR-ER-P-FACE

This is not a contract. Terms and conditions of coverage are set forth in the group policy issued by New York Life to Compass Rose Benefits Group on policy form GMR-FACE/G29297-0. Additional information is contained in the certificate of insurance which is issued to persons who are insured under the plan.