

GROUP VOLUNTARY CRITICAL ILLNESS INSURANCE OUTLINE OF COVERAGE



Read Your Certificate Carefully. This outline of coverage provides a very brief description of the important features of this insurance. This outline of coverage is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations of you, the policyholder and the insurance company. It is, therefore, important that once you receive your certificate you **READ YOUR CERTIFICATE CAREFULLY!**

Specified disease insurance (also known as critical illness insurance) is designed to provide, to persons insured, restricted coverage paying benefits **ONLY** when certain losses occur as a result of specified diseases. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.

THIS IS NOT MEDICARE SUPPLEMENT INSURANCE. If you are eligible for Medicare, review the *Guide to Health Insurance for People with Medicare*, available from Mutual of Omaha or online at www.medicare.gov.

This outline of coverage describes the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. The capitalization of a term not normally capitalized according to standard punctuation rules indicates a word or phrase that is a defined term in the Certificate. A person is not necessarily entitled to insurance because he or she received this outline of coverage. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This outline of coverage was published on 03/17/2014.

POLICY INFORMATION

Policyholder: Sumter County Board of Education
Policy Effective Date: July 1, 2014
Class(es): All Eligible Employees

Group Number: G000APV1
Policy Anniversary: July 1

ELIGIBILITY

You (the Employee) must be performing the normal duties of Your regular job for the Policyholder on a regular and continuous basis 30 or more hours each week to be eligible for insurance.

An Employee who is not eligible for insurance under the Policy on the Policy Effective Date, or an Employee who is hired after the Policy Effective Date, becomes eligible for insurance under the Policy on the day following completion of an Eligibility Waiting Period described in the Certificate. (Not all Certificates will have an Eligibility Waiting Period).

An Employee must have major medical insurance, or basic hospital insurance and basic medical insurance, to be eligible for insurance under the Policy.

The day on which an Employee becomes eligible for insurance under the Policy may not be the same as the day on which insurance begins. Additional eligibility conditions apply as described in the Certificate.

BENEFIT AMOUNT(S)

Insurance for You (The Employee)

You may elect to be insured for an amount of critical illness (CI) insurance equal to \$5,000.

Your Guarantee Issue Amount is \$5,000. Your amount of CI insurance is also referred to as Your CI Principal Sum. If You have questions regarding the amount of Your insurance, You may contact the Policyholder.

CRITICAL ILLNESS BENEFITS

Basic Benefits

In the event an Insured Person is Diagnosed with a Critical Illness while insured under the Policy, We will pay a critical illness (CI) benefit. For some Critical Illnesses, an Insured Person will receive 100% of the CI Principal Sum, and for others, an Insured Person will receive a Partial Benefit (a lesser percentage of the CI Principal Sum). Benefit payment is subject to the definitions, limitations, exclusions and other provisions of the Policy.

Critical Illness Benefits Table (the "CI Table")

Benefit Category Critical Illness	Benefit
Heart/Circulatory Category	
Heart Attack (Myocardial Infarction)	100% of the CI Principal Sum
Heart Transplant/Placement on UNOS List	100% of the CI Principal Sum
Heart Valve Surgery	25% of the CI Principal Sum
Coronary Artery Bypass	25% of the CI Principal Sum
Aortic Surgery	25% of the CI Principal Sum
Stroke	100% of the CI Principal Sum
Organ Category	
Major Organ Transplant/Placement on UNOS List	100% of the CI Principal Sum
End Stage Renal Failure	100% of the CI Principal Sum
Acute Respiratory Distress Syndrome (ARDS)	25% of the CI Principal Sum
Cancer Category	
Cancer (Invasive)	100% of the CI Principal Sum
Bone Marrow Transplant	50% of the CI Principal Sum
Carcinoma in Situ (Non-Invasive Cancer)	25% of the CI Principal Sum
Benign Brain Tumor	25% of the CI Principal Sum

Policy Benefit Maximum

For each Insured Person, the total amount of benefits payable under the Policy is subject to a Policy benefit maximum of 200% of the CI Principal Sum in effect for the Insured Person.

CRITICAL ILLNESS LIMITATIONS AND EXCLUSIONS

Pre-Existing Condition Limitation

We will not provide benefits for any Critical Illness caused by, attributable to or resulting from a Pre-existing Condition until 12 months after an Insured Person is continuously insured under the Policy and any Prior Plan (if applicable). A Pre-existing Condition means any Critical Illness for which an Insured Person received Treatment in the 12 months prior to the date the Insured Person became insured under the Policy or any Prior Plan. This Pre-existing Condition limitation is fully described in the Certificate.

Exclusions

We will not pay benefits for any Critical Illness that:

- Results, whether the Insured Person is sane or insane, from an intentionally self-inflicted Injury or Illness, or suicide, or attempted suicide
- Results from an act of declared or undeclared war or armed aggression
- Is incurred while the Insured Person is on active duty or training in the Armed Forces, National Guard or Reserves of any state or country and for which any governmental body or its agencies are liable
- Results from illegal activities, including participation in an illegal occupation
- Is the result of the voluntary use of illegal drugs by an Insured Person; the intentional misuse of over the counter medication or prescription drugs by an Insured Person that is not in accordance with recommended dosage and/or warning instruction(s); or the excessive or harmful use of alcohol and/or alcoholic drinks by an Insured Person
- Is Diagnosed outside of the United States

FEATURE(S)

Continuation of Insurance for Layoff or Leave

You may be able to continue insurance from the day You cease to be Actively Working, subject to certain conditions.

Portability

In the event Your insurance under the Policy ends, You have the right to continue insurance subject to certain conditions.

WHEN INSURANCE ENDS

Insurance for an Insured Person will end on the last day of the month in which an Insured Person no longer satisfies the applicable eligibility conditions of the Policy, or end on the last day of the month in which You reach the Attained Age of 70. Additional circumstances under which insurance will end are described in the Certificate.

PREMIUMS

The premium rate structure for insurance under the Policy is comprised of attained age rates per thousand dollars of insurance for each Insured Person, with specified age bands.

You are responsible for the payment of premiums for insurance under the Policy.

Premiums will be automatically deducted from Your paychecks by the Policyholder, then remitted to Us, as authorized by You during the enrollment process. Please contact the Policyholder for information regarding Your paycheck deductions.

Payment of premium does not guarantee eligibility for insurance. Additional considerations for premium payment may apply when insurance is continued under any continuation option, as described in the Certificate. Contact the Policyholder or Your benefits administrator for additional information about the current premium rate structure for the Policy.

Premium Changes

Premium amounts for insurance under the Policy will change if:

- You reach the age of the next higher age band in the premium rate structure for the Policy
- Premium rates under the Policy are changed

If there is a change in the amount of insurance for any Insured Person, the Policyholder will provide You with notice of Your new premium amount upon request if You are responsible for the payment of premiums for insurance.

HOW TO OBTAIN A COPY OF THE CERTIFICATE

The Certificate will become available after the enrollment period is complete and the terms of insurance under the Policy are finalized between the Policyholder and Us. The Policyholder should provide You with access to (or a copy of) the Certificate at that time. If You do not receive what You need from the Policyholder at that time, You may then contact Us at 1-800-948-9478 (toll-free).