

## ***IV. DEATH BENEFITS***

### **A. SCHEDULE OF BENEFITS**

**Death Benefits:** **\$10,000 Per Eligible Employee**

If **you** die while covered under this Plan, \$10,000 will be paid in one lump sum to your named beneficiary.

### **B. TOTAL DISABILITY BENEFITS**

While **you** are covered, if **you** become **totally disabled** before **you** reach the age of 60 and coverage for death benefits would otherwise terminate, a death benefit will nevertheless be payable if **you** die before reaching age 65, provided that all of the following requirements are fulfilled:

- the **total disability** began while **you** were covered under this Plan;
- **you** have been **totally disabled** for nine consecutive months;
- **you** remain continuously **totally disabled** until death; and
- **you** submit written proof of the disability within 12 months of the date your coverage would terminate and each year thereafter. (The Plan may also require a physical examination.)

“**Totally Disabled**” for the purposes of this Total Disability Benefit means that **you** are unable, due to **injury** or **illness**, to engage in any business, occupation or employment for which **you** are qualified or become qualified for by reason of education, training or experience for pay, profit or compensation.

### **C. BENEFICIARY**

Payment of your death benefits will be made to the beneficiary **you** choose. **You** may name one or more people to receive the benefits. If **you** name more than one beneficiary, each survivor will share equally unless **you** otherwise specify. **You** may change your beneficiary(s) at any time by filling out a “Change of Beneficiary” form and filing it with the Fund Office.

If **you** do not designate a beneficiary, payment will be made in the following order:

- to your spouse, if living;
- otherwise equally to your surviving children, if any;
- otherwise equally to your surviving parents, if any;
- otherwise equally to your surviving brothers and sisters, if any;
- otherwise to your estate.