

DEATH BENEFITS

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.

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.

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.