



**SUPPLEMENTAL TERM LIFE AND AD&D INSURANCE
SUMMARY OF BENEFITS**

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| Eligibility | All active, full and part-time budgeted employees working a minimum of 20 hours per week on a regularly scheduled basis for The Board of Trustees of St. Petersburg College. |
| Coverage Effective Date | July 1, 2009 |
| Current Enrollment Period | June 2009 |
| Date Your Coverage Starts | <ul style="list-style-type: none"> • If you are actively at work on the coverage effective date and you enroll by June 30, 2009, your coverage will start July 1, 2009. • If you are not actively at work on the Coverage Effective Date, your insurance may not take effect until you return to active work for one full day. • If you are a late enrollee (i.e., you enroll after June 30, 2009), you must provide evidence of insurability and be approved by Aetna before your coverage becomes effective. • If you are a newly hired employee, your coverage will take effect after the Eligibility Waiting Period, provided you enroll for coverage within 31 days after the Eligibility Waiting Period. |
| Eligibility Waiting Period | First of the month after 30 days of employment |
| Basic Term Life Benefit | The Board of Trustees of St. Petersburg College provides you with Basic Term Life Insurance coverage in the amount equal to 1 times your base annual salary, rounded to the next higher \$1,000, to a maximum of \$250,000, at no cost to you. |
| Supplemental Term Life Benefit Options | <p>You: An amount equal to 1, 2, or 3 times basic annual earnings, rounded to the next higher \$1,000, to a maximum of \$500,000.</p> <p>Your Spouse: Increments of \$5,000 to a maximum benefit of \$100,000 (not to exceed 50% of the employee coverage amount)</p> <p>Your Child(ren): Increments of \$2,500 to a maximum benefit of \$10,000 (not to exceed 50% of the employee coverage amount) <i>(From age 14 days to age 19, or 25 if full-time student)</i></p> |
| Supplemental AD&D Benefit Options | You: An amount equal to 1, 2, or 3 times basic annual earnings, rounded to the next higher \$1,000, to a maximum of \$500,000. |

Supplemental Term Life Monthly Premium

| Employee | Spouse | Child |
|---------------------------------------|---------------------------------------|---------------------------------------|
| \$0.250 Per \$1,000 of Covered Volume | \$0.250 Per \$1,000 of Covered Volume | \$0.110 Per \$1,000 of Covered Volume |

Supplemental AD&D Monthly Premium

| Employee |
|---------------------------------------|
| \$0.027 Per \$1,000 of Covered Volume |

| | |
|-------------------------|---|
| Guaranteed Issue Amount | <p>The guaranteed issue amount is the amount of insurance that you may elect without providing evidence of good health.</p> <p>Currently have coverage: You may increase your coverage by 1 salary unit up to the lesser of 3 times your salary</p> |
|-------------------------|---|

This Benefits Highlight Sheet and the accompanying Brochure and Enrollment Form explain the general purpose of the insurance described, but in no way change or affect the policy as it is actually issued. In the event of any discrepancy between any of these documents and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers.



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or \$150,000. Amounts greater will require Evidence of Insurability.

Do not have current coverage/Timely: *(New Hire, first time eligible)*

You may elect up to the lesser of 3 times your salary or \$150,000. Amounts greater will require evidence of insurability.

You may elect **spouse** coverage up to \$20,000. Amounts greater will require evidence of insurability.

You may elect **child(ren)** coverage up to \$10,000. Amounts greater will require evidence of insurability.

Do not have current coverage/Late applicant: *(did not enroll within 31 days of eligibility)*

Evidence of Insurability is required for any requested coverage amount.

Evidence of Insurability

You will need to provide evidence of insurability for review and approval by Aetna's underwriters in the following situations:

- If you do not enroll during the enrollment period or within 31 days of eligibility.
- If you enroll for an amount above the guaranteed issue amounts.

Age Reductions

Your insurance coverage amount will reduce according to the following schedule:
At age 70, your coverage will reduce by 50% of the original coverage amount
Reduction to occur January 1, next following reduction age.

Supplemental Term Life Benefit Features

Conversion

If you terminate employment, are no longer eligible for coverage, or your coverage reduces due to age, pension or retirement, you have the opportunity to convert your Supplemental term life insurance to an individual life insurance policy within 31 days of your termination in coverage.

Premium Waiver

If you are less than age 65 and have been totally and permanently disabled for nine months, you will not have to make premium payments until you recover or the earlier of the date the employee reaches the amended 1983 Social Security Normal Retirement Age or their date of retirement.

Supplemental AD&D Benefit Features

Coma Benefit

If you suffer an accident and as a direct result become comatose, there is a monthly benefit if you remain in a coma for more than 30 days.

Passenger Restraint and Airbag

In the event that a covered person is properly using a passengers restraining device or if an airbag is activated and neither contributes to saving the person's life, this benefit will supplement the accidental death benefit.

Education Benefit

Helps to ensure that a dependent child's opportunity for higher education is not cut short due to your death. For your spouse, this benefit provides for vocational training.

Child Care

Financial assistance to help defray child care costs in the event of a covered parent's death due to an accident.



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Repatriation of Remains

In the unfortunate event that a covered person dies while 200 or more miles from home, this benefit offers financial assistance for preparation and return of the deceased's body to a mortuary.

Aetna Life Essentials
<http://www.aetna.com/group/giweb>

Life is the sum total of the choices you make. Aetna[†] is committed to delivering life insurance with more of the right choices to fit your life. You now have access to benefits that can help you make the most of every stage of your life. Now, your life insurance includes new features that help you live fully today and better prepare for tomorrow.

[†]Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. Life insurance plans are underwritten or administered by Aetna Life Insurance Company.

Caring support and resources

We'll help by providing emotional and financial support during end of life – for you, your family and caregivers.

- Resources in your time of need – If you or your covered spouse becomes terminally ill, you can get up to 75% of your life insurance benefit amount ahead of time to a max of \$500,000, based on your plan. You can receive these benefits if your doctors determine your life expectancy will likely not exceed 24 months. You can use the money to pay medical and other bills during an illness, so you don't have to use up your life savings.
- Additional legal support included with voluntary life – We want to provide you and your family with some peace of mind during a challenging time. Through our Legal Reference^{®**} program we'll provide you with direct access to legal counsel who will work on your behalf to ensure you have fully addressed end of life estate related matters, including document preparation, tax planning, and legal representation for the sale of your primary residence.
- *Important information in your time of need* – Losing a loved one can be devastating. We want to make this difficult time a little bit easier. Our Compassionate Care website helps members and caregivers by providing them with information to help them talk about and cope with end of life issues.
- *Medical Care Support Services* – Aetna knows health care. If your health insurance is provided by Aetna, nurse clinicians are there to assist you with the management of your health care. If not, you will have direct access to a licensed social worker who can assist with the delivery of your emotional and health care needs.

Help for the ones you love

In addition to the financial resources life insurance can help provide, you and your loved ones may also find our other valuable services helpful.

- Stay on track with financial counseling – If you've ever lost a loved one, you know that finances are the last thing you want to think about. We're offering beneficiaries financial planning and guidance from JP Morgan Chase, to help make a difficult time easier.



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- Help resolving legal questions – The legal issues surrounding the death of a loved one can be overwhelming. If you receive a portion of your voluntary life insurance benefit because of a terminal illness, the Legal Reference program can assist the executor of your estate. For more information, visit the web-site at www.ichoosellegal.com or call 800-247-4184.
- Caring for you emotionally – We want to help you, not only financially, but emotionally. That's why we provide you, your family members, beneficiaries and caregivers with access to bereavement and grief counseling services.

Giving you more

At Aetna, we put you at the center of everything we do. That's why we offer you more. Yes, Aetna life insurance will help provide your loved ones the financial protection they need in the event of your death. But, that's not all. Aetna life insurance also helps:

- Keep you healthier longer
- Care for end of life needs
- Provide for your beneficiaries

**The Legal Reference Program is independently offered and administered by ARAG North America Inc®. Aetna does not participate in attorney selection or review, and does not monitor ARAG services, content (including website content) or network. Aetna does not provide legal services and makes no representations or warranties as to the quality of the information on the ARAG website, the services of ARAG or of any attorney in the ARAG network. Aetna has not credentialed or otherwise reviewed or assessed the quality of ARAG services or ARAG contracted law firms or lawyers. ARAG does not provide Aetna with any individually identifiable information whatsoever on legal information accessed or legal services utilized by eligible individuals. Aetna has provided its policyholders with access to ARAG programs and services but has no responsibility for those services. Aetna does not receive a marketing fee from ARAG in conjunction with the Legal Reference Program. This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Consult the plan documents to determine governing contractual provisions, including procedures, exclusions and limitations relating to the plan. While this material is believed to be accurate as of the print date, it is subject to change. ©2006 Aetna Inc.