Group Life Insurance

Benefits at a Glance for Wichita State University Union Corporation

Group Policy Effective Date  October 1, 2003
Group Policy #  134248

Group Life Insurance from Standard Insurance Company provides financial protection for eligible beneficiaries by promising to pay a benefit in the event of an insured employee's covered death. The group Life Insurance benefit is based on the amount of coverage in effect just prior to the date of death according to the terms and provisions of the group policy.

Eligibility

Eligible Classes
All active full-time regular employees of Wichita State University Union Corporation.

Work Test
An employee must work at least 32 hours a week to be considered a full-time employee.

Waiting Period Before Becoming Eligible for Insurance
None for employees eligible on the group policy effective date; otherwise you are eligible on the first day of the calendar month coinciding with or next following 6 consecutive months of service.

Benefits

Cost
The employer pays the entire cost for this coverage.

Life Insurance Benefit
2 times your annual earnings or up to $100,000 but not less than $1,500.

Life Insurance Reductions
The amount of group Life insurance will be reduced when an employee's attained age changes. If an employee reaches an age shown below, the amount of Life insurance will be the amount determined by an employee's attained age on January 1, multiplied by the appropriate percentage below:

<table>
<thead>
<tr>
<th>Attained Age on Last January 1</th>
<th>Percentage Payable</th>
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<tbody>
<tr>
<td>Less than 65</td>
<td>100 percent</td>
</tr>
<tr>
<td>65 but less than 70</td>
<td>67 percent</td>
</tr>
<tr>
<td>70 but less than 75</td>
<td>45 percent</td>
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<tr>
<td>75 or over</td>
<td>30 percent</td>
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The amount of group Life insurance will be decreased to the next multiple of $1-$1,000, if not already such a multiple.
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Exclusion
No Life insurance benefit will be paid if death results from suicide or other intentionally self-inflicted injury, while sane or insane.

Other Features

• Conversion Privilege
• Standard Secure Access
• Accidental Death and Dismemberment Benefit
• Waiver of Life Insurance Premium Benefit
• Accelerated Death Benefit
• Portability Provision (not available in FL, ME, MI, MN, OR, SD, TX, VT, WA and WI)
• MEDEX® Travel Assist¹

¹ Provided by MEDEX Assistance Corporation.