

DEATH BENEFIT COVERAGE

Service Employees Benefit Fund (SEBF) provides Death Benefit coverage for eligible active part-time and full-time members if negotiated into your Collective Bargaining Agreement.

Death benefits are paid directly from SEBF instead of a life insurance company.

As an active member, death benefits are payable to your named beneficiary if you die while eligible for benefits.

Please note: No benefits are payable due to a death that was contributed to, or caused by suicide or attempted suicide.

Naming Your Beneficiary

To make sure your death benefit is paid to the person of your choice, you need to complete a beneficiary designation form with the Fund Office.

If you have not completed a beneficiary designation form naming a beneficiary, or if you want to change your beneficiary, you can get a form by calling the Fund Office.

List all beneficiaries on the form if you want your death benefit to be paid to more than one person. Only the beneficiary or beneficiaries named on your form will be entitled to benefits.

Your beneficiary is confidential. No information will be given to anyone over the telephone about your beneficiary.

Accidental Death and Dismemberment Benefits

As an eligible Active Member with death benefit coverage, accidental death and dismemberment benefits are payable if, within 90 days of an accidental injury and because of the injury, you lose:

- ◆ Your life;
- ◆ A hand, at or above the wrist joint;
- ◆ A foot, at or above the ankle joint; or
- ◆ An eye causing complete, irrecoverable blindness

Loss Of

Benefit Payment

Life	Full Amount
Both Hands or Both Feet Or Sight in Both Eyes	Full Amount
One Hand and One Foot	Full Amount
One Hand or One Foot and Sight in One Eye	Full Amount
One Hand or One Foot Sight in One Eye	One-Half the Full Amount
	One-Half the Full Amount

No more than your full death and dismemberment benefit is payable for all losses because of one accident.

Proof of Eligibility

Payment will be made when SEBF receives proof that:

- ◆ You sustained an accidental injury that caused an insured loss; and
- ◆ The injury happened when you were eligible for coverage under SEBF's Plan; and
- ◆ The loss occurred within 90 days of the accidental injury.

Benefit Limitations

Benefits are paid for losses caused by accidents only. No benefits are payable for a loss contributed to or caused by:

1. Disease or bacterial infections*;
2. Medical or surgical treatment*;
3. Suicide or attempted suicide;
4. Intentionally self-inflicted injury;
5. Committing or attempting to commit an assault or a felony;
6. Active participation in a riot;
7. Voluntary use of a controlled substance unless prescribed by a doctor; and
8. War or any act of war, declared or undeclared.

* Benefits will be paid for loss caused by an infection resulting from the injury, or by surgery needed because of the injury.

Dependent Death Benefit

SEBF also provides a dependent death benefit if negotiated in your collective bargaining agreement. A dependent can include a spouse, domestic partner, or dependent child. The amount of this benefit is determined by the collective bargaining agreement.