

**TERM LIFE INSURANCE SUMMARY OF BENEFITS  
FOR  
ONEIDA TRIBE OF INDIANS OF WISCONSIN  
POLICY NUMBER 11-803478**

All enrolled members are insured for covered benefits as described below and in the certificate of coverage issued to each member as of the effective date shown in our records, subject to the terms, conditions, exclusions, limitations and all other provisions of the policy. Final interpretation of all provisions and coverage will be governed by the policy on file with the Oneida Tribe.

The following is a brief description of benefits. For a complete description of all terms, provisions and conditions of the policy, please refer to the certificate of coverage on the Oneida Enrollment website at [www.oneidanation.org/enrollment/OLIPP.aspx](http://www.oneidanation.org/enrollment/OLIPP.aspx), or contact them at:

Oneida Enrollment Department  
P.O. Box 365  
Oneida, Wisconsin 54155-0365  
Phone: 920-869-6200 or toll free: 1-800-571-9902  
Fax: 1-920-869-2995

**Eligibility:** All enrolled members of the Oneida Tribe of Indians of Wisconsin are eligible for coverage under the policy.

**Effective Date:** the date an eligible member is approved by the Oneida Tribe of Indians of Wisconsin as an enrolled member.

**Term Life Benefit:** \$15,000 for each enrolled member.

**Living Benefit:** Up to 50% of death benefit, less \$300 processing fee, as stated in the Term Life Certificate. Claimant must be diagnosed with an irreversible condition caused by illness or injury which, in the medical judgment of a physician, will directly result in a life expectancy of 12 months or less.

**Premium:** Paid by Oneida Tribe of Indians of Wisconsin.

**Beneficiary Designation:** Beneficiary Designation Forms are available for members over the age of 18. If a beneficiary is not indicated on the Beneficiary Designation Form or in any other manner prearranged by us as acceptable and on file with the policyholder, we will determine the beneficiary and pay benefits to the first available individual(s) as outlined in the Term Life Certificate.

Covered members under age 18 will not designate a beneficiary or have a beneficiary designated for them. We will pay benefits to the first available individual(s) as outlined in the policy.

**Termination of Coverage:** coverage terminates:

- the date the policy terminates;
- the last day of the calendar month for which premium is paid;
- the date you die; or the date you are no longer an enrolled member.

**This is only a summary of the benefits. For specific terms, provisions and conditions please refer to your certificate of coverage or the group master policy.**