



TERM LIFE INSURANCE SUMMARY OF BENEFITS

Oneida Nation | Group #803478

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 <https://oneida-nsn.gov/resources/enrollments/oneida-life-insurance-plan-plus/> or contact:

P.O. Box 365

Oneida, Wisconsin 54155-0365

Phone: 920-869-6200 or toll free: 1-800-571-9902

Fax: 1-920-869-2995

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.

Summary Plan Description

LIFE INSURANCE

Eligibility:	All members of Oneida Nation
Effective Date:	The date an eligible member is approved by Oneida Nation as an enrolled member
Member Benefit Amount:	\$15,000
Guarantee Issue Amount:	\$15,000
Premium:	Paid by Oneida Nation
Beneficiary Designation:	Forms available for members over the age of 18
Living Benefit Provision:	In the event of terminal illness, insureds may elect payment of up to 50% of the life benefit, less a \$300 processing fee

Note: This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Should there be a difference between this summary and the contract, the contract will govern.