

It is expected that this Table of Amounts will remain in effect indefinitely, but it is subject to change in the event of claim experience unsatisfactory to the Equitable.

The initial amount of insurance for each member shall be determined in accordance with this Table, based on his occupational classification and his age (nearest birthday) as of the June 16th nearest to the date his coverage is to become effective.

The amount of insurance so determined for any member shall be changed as of June 16th of each succeeding year to an amount determined in accordance with the Table by his then attained age (nearest birthday) and occupational classification.

It will be necessary for you to enter only the class for which you are eligible, and contribute the amount of premium thus determined.

Changes in amounts of insurance, and amounts of contribution therefor, due to transfer from one occupational class to another will be made automatically as of the date of transfer.

Increases in amounts of insurance due to transfer to a higher occupational classification will be made only if you are actively at work on the date you would otherwise be eligible for the increase; if you are not then actively at work, the increase will be made upon your return to active service.

2. **ELIGIBILITY:** Our plan provides that you may become insured without medical examination if application is made within 31 days of the date of entering active service. After that time a medical examination at your expense is ordinarily required.

However, as you did not apply for this insurance during the usual period of eligibility you may enter the plan under the medical waiver privilege provided (a) you are under age 60 (b) you have been actively at work and in good health for a period of 60 days preceding the date you subscribe, and (c) you have not been previously declined by the Equitable because of physical condition.

The insurance will become effective on the date you sign your card, provided at least one-half of the uninsured eligible members subscribe during the two weeks period.

Members employed in the School of Medicine and the Bell Memorial Hospital located in Kansas City, Kansas, except Members of the Faculty, Administrative Officers, Clerks, Supervisors, Department Heads and Assistants in the School of Medicine, are not eligible for insurance under this plan.

3. **BENEFITS:**

- a. **LIFE INSURANCE:** In the event of your death from any cause while your insurance is in force, the amount of the insurance is payable to your named beneficiary.
- b. **TOTAL AND PERMANENT DISABILITY BENEFIT:** If you become totally and permanently disabled through either sickness or accident, while you are insured under the plan and before you reach the age of sixty, your Group Life Insurance will terminate and, in place of such Life Insurance, the amount in force at the time the disability begins will