Coverage is available to you as an eligible employee; it does not cover your spouse or dependent children.

If you’re a full-time employee and you enroll in your core benefits program within 30 days of becoming eligible, you’re automatically enrolled.

The premium is included in the premium you pay for your core insurance benefits.

The maximum benefit available for all losses caused by one accident while on the job is $100,000.

Make sure your beneficiary designations are always up to date (the form is on our website at www.dmba.com).

OCCUPATIONAL ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

- Coverage is available to you as an eligible employee; it does not cover your spouse or dependent children.
- If you’re a full-time employee and you enroll in your core benefits program within 30 days of becoming eligible, you’re automatically enrolled.
- The premium is included in the premium you pay for your core insurance benefits.
- The maximum benefit available for all losses caused by one accident while on the job is $100,000.
- Make sure your beneficiary designations are always up to date (the form is on our website at www.dmba.com).

Occupational Accidental Death & Dismemberment Insurance Table of Contents

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Your Occupational Accidental Death & Dismemberment Insurance Handbook...
This plan provides valuable coverage if you die or become dismembered in an accident that occurs while you're on the job with a participating employer. The plan is only available to you as the employee.

**Enrollment**

If you're a full-time employee and you enroll in Deseret Mutual’s core benefits program within 30 days of becoming eligible, you are automatically enrolled in Occupational Accidental Death & Dismemberment (OAD&D) insurance. Your coverage is effective on your eligibility date.

If you do not enroll within 30 days of becoming eligible but would like to enroll later, you must qualify for Group Term Life and for Disability Plan insurance since these three plans are tied together. You must also meet Deseret Mutual’s health standards. For more information, please call Member Services.

If you enroll after 30 days of becoming eligible, your OAD&D coverage becomes effective the first day of the month following the date we approve your application.

Please keep in mind that this plan is only available to you as the employee. Again, your spouse and dependent children are not eligible. And your monthly premium is included in the premium for your core insurance benefits.

**Coverage**

The maximum benefit available for all losses caused by one accident while on the job is $100,000. This coverage is in addition to Workers’ Compensation benefits and/or all other insurance benefits.

**Benefits**

To be eligible for benefits, the loss must be the direct result of an accidental injury, be independent of all causes other than the work-related accident, and occur within one year of the original accident. And claims must be filed within one year after the loss, even if you’re hopeful you will regain the use of the limb or eye.

If you suffer any of the losses listed here while performing the duties of your job, you’re eligible for benefits:

<table>
<thead>
<tr>
<th>Loss (or Loss of Use)</th>
<th>Amount Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>$100,000</td>
</tr>
<tr>
<td>Both hands, both feet, or sight of both eyes</td>
<td>$100,000</td>
</tr>
<tr>
<td>One hand and one foot</td>
<td>$100,000</td>
</tr>
<tr>
<td>One hand and sight of one eye</td>
<td>$100,000</td>
</tr>
<tr>
<td>One foot and sight of one eye</td>
<td>$100,000</td>
</tr>
<tr>
<td>Voice or hearing of both ears</td>
<td>$100,000</td>
</tr>
<tr>
<td>One hand or one foot</td>
<td>$50,000</td>
</tr>
<tr>
<td>Sight of one eye</td>
<td>$50,000</td>
</tr>
</tbody>
</table>

**Receiving Insurance Benefits**

If you suffer a loss listed previously, except losing your life, you receive Occupational Accidental Death & Dismemberment benefits.

If you die, OAD&D benefits are paid to the beneficiary who is on file when the accident occurs. Be aware that Deseret Mutual can only release information to your designated primary beneficiary.

If you designated multiple beneficiaries and a primary beneficiary dies before you do and you don’t designate a new beneficiary, the benefit payment for the predeceased primary beneficiary is equally distributed among the remaining living primary beneficiary(ies). The same applies to predeceased alternate beneficiary(ies) if no primary beneficiaries exist.

If you or your dependent dies without naming a beneficiary or if your beneficiary dies before you do and you have not named an alternate beneficiary — or you do not have a valid beneficiary — benefits are paid to your estate.

The court may recognize the personal representative you named in your estate plan. Or a family member may be appointed as...
the personal representative through the court system. This personal representative files the necessary paperwork with Deseret Mutual and we release your funds to the personal representative on behalf of your estate.

You may change your beneficiary at any time on our website (or in writing). We suggest you always provide an alternate beneficiary, and make sure your beneficiaries are current. A named beneficiary may die or you may divorce and remarry. So you need to review your beneficiaries on a regular basis.

You may also consider a trust, which is a legal document in which an individual gives fiduciary control of property to a person (trustee) or an institution for the benefit of the beneficiaries. If you choose a trust, Deseret Mutual will request a full copy of the trust for legal review before benefit payments can be made.

If your beneficiary is a minor and a trustee has not been named to receive the minor’s share, a guardian must be appointed through a court proceeding, and a certificate of appointment and qualification must be sent to Deseret Mutual. If a guardian is not appointed, Deseret Mutual will hold the funds at simple interest until the minor is of age and requests the payment.

Exclusions

Occupational Accidental Death & Dismemberment benefits are not available for loss caused wholly or partly, directly or indirectly, by:

- war or act of war, or service in the military forces of any country at war, declared or undeclared. The term “war” includes, but is not limited to, hostilities conducted by force or arms by one country against another country, or between countries or factions within a country, either with or without a formal declaration of war, except when the employee is actively pursuing a specific assignment given and authorized by your employer

This exclusion does not apply while you are pursuing an assignment given and authorized by your employer that requires you either to reside outside of your country of residence or to travel, except for routine commuting to and from work

- sickness, including mental or bodily infirmity, disease, hernia of any kind, bacterial infection (other than that caused in connection with an eligible accidental injury), or medical and/or surgical treatment for any illness or disease

- suicide or self-inflicted injuries, while sane or insane

- accidents that occur while traveling to and from work are not considered occupational accidents

Filing Claims

If an accident causes your death, your beneficiary should:

Step 1: Inform your employer of the death.

Step 2: Once your employer notifies us, Deseret Mutual sends your beneficiary a letter of instructions requesting the following documents, as applicable:
- Police reports
- Eyewitness reports
- Coroner reports

Step 3: Obtain a copy of the death certificate.

Step 4: Return the completed documents, as well as a copy of the death certificate, to Deseret Mutual.

To receive benefits for a dismemberment, you must:

Step 1: Inform your employer of the dismemberment.

Step 2: Deseret Mutual sends you a letter of instructions requesting the following documents, as applicable:
- Police reports
- Eyewitness reports
- Medical statement and clinic notes from your doctor outlining the loss and the circumstances surrounding the injury

Step 3: Send all documents to Deseret Mutual.

Notification of Discretionary Authority

Deseret Mutual has full discretionary authority to interpret the plan and to determine eligibility. Deseret Mutual also has the sole right to construe plan terms. All Deseret Mutual decisions relating to plan terms or eligibility are binding and conclusive.

Notification of Benefit Changes

Deseret Mutual is subject to the Employee Retirement Income Security Act of 1974 (ERISA) and reserves the right to amend or terminate this plan at any time. If the benefit changes, we’ll notify you at least 30 days before the effective date of change.