
Aetna Life Insurance Company

Hartford, Connecticut 06156

Amendment

Policyholder: Northwestern University

Group Policy No.: GP-720019

Effective Date: June 1, 2002

The group policy specified above has been amended for Illinois residents electing Supplemental Life Coverage. The following summarizes the changes in the group policy, and the Certificate of Insurance describing the policy terms is amended accordingly. This amendment is effective on the date shown above.

- 1) The following sub-section entitled "Life Insurance Portability" is added to the **Life Insurance** section of your Booklet-Certificate.
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Life Insurance Portability

The terms of this provision apply only to an amount of Life Insurance which is fully contributory (i.e., you pay the total cost) and which is at least \$5,000.

In no event, however, will the terms of this provision apply:

- if you are in an Eligible Class for which Life Insurance coverage under the group contract is terminated and replaced by like coverage under another policy;
- if you are in an Eligible Class for which coverage under the group contract is terminated because your Employer has gone out of business; and
- to any amount of Life Insurance that has been converted to an individual life policy in accordance with this Plan's Conversion of Life Insurance provision.

This Plan's Conversion of Life Insurance provision does not apply to any amount of Life Insurance for which you elect coverage under this provision, but may be available for:

- any amount of Life Insurance to which the terms of this provision do not apply;
- any amount of Life Insurance to which the terms of this provision apply, but for which you do not elect coverage under this provision; or
- any amount of Life Insurance in force under this provision that ceases because of age.

If Life Insurance coverage ceases because your employment ceases or you are no longer in a class eligible for Life Insurance coverage, you may elect coverage under this provision; provided however, that:

- the amount of your Life Insurance will be determined in accordance with the Amount of Insurance section of this provision;
- on the date of the change to portability status, your age will not exceed the Eligibility Age; and
- on the day your coverage ceases you are not ill or injured and away from work.

Eligibility Age

The Eligibility Age is 74.

General Information Concerning Portability

In order to elect coverage under this provision, written request must be made and the first premium contribution must be paid within 31 days after insurance ceases. Coverage will become effective at the end of the 31 day period during which election of coverage is possible. Such date is your "Portability Date".

All of the terms and conditions of this Plan that apply to Life Insurance coverage apply to coverage continued under this provision except as otherwise stated in this provision.

Amount of Insurance

The amount of Life Insurance will be limited to the lesser of:

- the amount of insurance that was in force on the day before your eligibility for coverage under this provision; and
- \$300,000.

It will not increase.

However, you may elect an amount of Life Insurance under this provision that is less than the amount as determined above; provided that:

- the amount is an amount of Life Insurance available under this Plan for your classification; and
- such decrease may take effect only on your Portability Date.

On the first anniversary of your Portability Date next following the date you reach age 65, the amount of your Life Insurance then in force will be reduced to 25% or \$5,000, whichever is greater.

Accidental Death Benefit

If you die while your Life Insurance is in force under this provision and before you reach age 70, in addition to the Life Insurance benefit payable under this Plan, an equal amount will be payable if due proof is submitted that:

- death was a direct result of a bodily injury suffered in an accident; and
- death occurs within 90 days after the accident and while this Plan is in force.

Benefits are paid for losses caused by accidents only. No benefits are payable for death caused by:

- Bodily or mental infirmity.
- Disease or bacterial infections.*
- Medical or surgical treatment.*
- Suicide or attempted suicide (sane or insane).
- Intentionally self-inflicted injury.
- War or any act of war (declared or undeclared).

* These do not apply if the loss is caused by:

- An infection which results directly from the injury.
- Surgery needed because of the injury.

Permanent and Total Disability Feature

Insurance under this provision may be extended in accordance with the terms of this Plan's Permanent and Total Disability Feature. However:

- You are permanently and totally disabled only if disease or injury stops you from working at any reasonable job, as defined in the Permanent and Total Disability Feature.
- Any insurance extended under this feature will cease on the first anniversary of your Portability Date next following the date you reach age 65.

Accelerated Death Benefit

In no event will the terms of the Accelerated Death Benefit provision apply to Life Insurance in force under this provision.

Premium Contributions

The rate of premium contribution will change for any insurance in force under this provision on your Portability Date. The rate of premium contribution is subject to another change on the next January 1 and on each January 1 thereafter.

Premium contributions will be paid directly to Aetna and will be subject to a direct billing charge. The amount of the charge may be adjusted by Aetna, but not more than once a year.

Termination of Coverage

Life Insurance in force under the terms of this provision will cease on the first to occur of:

- The end of a 31 day period following the date the required premium contribution for the coverage is due and not made.
- The date of your death.
- The first anniversary of your Portability Date next following the date you reach age 75.

2) The following section entitled **Life Insurance** and the sub-section entitled "A Permanent and Total Disability Feature" replaces the section entitled "**Life Insurance**" currently appearing in the Life Insurance section of your Booklet-Certificate.

Life Insurance

This Plan will pay as a Life Insurance benefit the amount of Life Insurance in force for you if you die from any cause while insured. You name your beneficiary. You may change your choice at any time.

A Permanent and Total Disability Feature

If you become permanently and totally disabled, your insurance may be extended. You will not have to make any further contribution. No premium payments will be required from your Employer.

You are permanently and totally disabled only if disease or injury stops you from working at:

- your own job; or
- any other job for pay or profit;

and it must continue to stop you from working at any reasonable job.

A "reasonable job" is any job for pay or profit which you are, or may reasonably become, fitted for by education, training, or experience.

You must meet all of the following to be eligible:

- Your Life Insurance must be in force when you become permanently and totally disabled.
- You must be under age 60 when you are first permanently and totally disabled.
- Your permanent and total disability must have lasted for at least 9 months.
- You must furnish all proof when requested. Aetna has the right to examine you, at its expense, before approving the proof.

Aetna must receive written notice of claim for this extension at its Home Office within 12 months after you stop active work. Proof of the permanent and total disability must be received no later than 12 months after premium payments stop.

This extended insurance will be the amount you were insured for on the date your total disability began.

This extension period will cease on the first to occur of:

- The date Aetna sends you a request at your last address shown on Aetna's records:

For an exam, if you do not go for the exam within 31 days of that date.

For proof that you are still permanently and totally disabled, if proof is not given within 31 days of that date.

- The date you are well enough to work in any reasonable job.
- The date you start to work in any job for pay or profit.

After insurance has been extended continuously for 2 years, Aetna will not request an exam or proof more often than once in a 12 month period.

When the extension period stops, you may be eligible to convert to an individual life insurance policy, as described in the "Conversion Privilege" section, as if your employment had ceased. However, if you become eligible for life insurance under any group policy within 31 days after the end of the extension period, the privilege is not allowed.

Extended Death Benefit

If Aetna received proof, at its Home Office, that all of the following apply, it will pay your beneficiary the amount of Life Insurance which may be extended under the permanent and total disability provision:

- Premium payments for your Life Insurance cease while you are totally disabled by disease or injury which stops you from working in any reasonable job.
- You die during the uninterrupted continuance of the total disability.
- Death occurs no later than 12 months after premium payments from your Employer cease.
- You would have qualified for extended insurance except that:

your total disability had not lasted at least 9 months; or

the required proof has not yet been received or approved by Aetna.

Written notice of your death must be given to Aetna at its Home Office within 12 months of your death. If it is not given, Aetna will not have to pay this benefit.

When Aetna approves a claim for any benefit under this feature, the benefit will be in full settlement and satisfaction of Aetna's obligations.

If any individual policy has been issued to you under the Conversion Privilege, your rights under this section may be restored. In order to restore those rights, you must give up all such policies without claim, except for the return of the premiums you paid.

3) The following sub-section entitled "Special Continuation of Life Insurance" replaces the sub-section by the same name currently appearing in the **General Information About Your Coverage** section of your Booklet-Certificate.

Special Continuation of Life Insurance

Except as provided below, your employment stops on the first to occur of 31 days from the day you cease active work with your Employer and the end of the period for which premium payments have been made.

The terms of this provision apply only to Life Insurance which would cease because your employment is terminated involuntarily and without cause. Coverage which ceases under these conditions may be either converted to an individual policy in accordance with this Plan's Life Insurance Conversion Privilege or continued in accordance with the terms below.

In no event will the terms of this provision apply:

- to any employee whose employment with the Employer terminates due to retirement or voluntary termination;
- to any employee who has been covered under the group policy for less than one year;
- to any employee whose Life Insurance coverage has been converted to an individual policy in accordance with this Plan's Life Insurance Conversion Privilege.

If your Life Insurance would cease because your employment is terminated involuntarily and without cause, your Life Insurance may be continued under this provision; provided that:

- you have not reached age 60 on the date your employment terminated; and
- your Life Insurance has not been converted in accordance with this Plan's Life Insurance Conversion Privilege.

Life Continuation Period

Life Insurance coverage for you will be continued, at no cost to you:

- for a Life Continuation Period equal to one month for each year that you have been covered under the group policy, not to exceed 3 months; and
- for the amount of Life Insurance that was in effect on the date your employment ceased.

Your Life Insurance will be subject to the Age Reduction Rules of this Plan.

Written certification that your employment terminated involuntarily and without cause may be required.

Termination of Coverage

Life Insurance continued under the terms of this provision will cease on the first to occur of:

- The date the group policy terminates as to Life Insurance coverage for the Eligible Class of which you were a member on the day before your employment terminated.
- The end of the Life Continuation Period.
- The date of your death.
- The date you reach age 60.

Life Insurance which ceases under the terms of this provision may be:

- converted in accordance with this Plan's Life Insurance Conversion Privilege; or
- ported in accordance with this Plan's Life Insurance Portability Provision.



Chairman, President and Chief Executive Officer