



This summary describes the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. The capitalization of a term not normally capitalized according to standard punctuation rules indicates a word or phrase that is a defined term in the Certificate. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on November 3, 2022.

Policyholder: Spring Arbor University  
Policy Effective Date: January 1, 2017  
Policy Number: GLUG-B39R  
Class(es): All Eligible Employees of Spring Arbor University and the Spring Arbor University Foundation

Policy Anniversary: January 1  
Group Number: G000B39R

You (the Employee) must be performing the normal duties of Your regular job for the Policyholder on a regular and continuous basis 30 or more hours each week to be eligible for insurance.

An eligible Employee will become insured on the first day of the month that coincides with or follows the day the Employee becomes eligible, subject to certain conditions (as described in the When Insurance Begins provision in the Certificate). Additional eligibility conditions apply as described in the Certificate.

If You have questions regarding the amount of Your insurance, You may contact the Policyholder.

At the Age of:	The Original Amount of Insurance Will Reduce to:
65.....	65%
70.....	50%

**Continuation of Insurance After Day of Leave, Injury or Sickness, or Partial Disability**  
You may be able to continue insurance from the day You cease to be Actively Working, subject to certain conditions.

**Continuation of Insurance for Total Disability with Waiver of Premium**

You may be able to continue insurance for You from the day You cease to be Actively Working due to Your Total Disability, subject to certain conditions.

**Conversion**

If group life insurance ends or the benefit reduces, You may apply for an individual policy of life insurance, subject to certain conditions.

**EXCLUSION(S)**

Several exclusions apply to the accidental death and dismemberment (AD&D) benefits as described in the Certificate.