

NIPPON LIFE INSURANCE COMPANY OF AMERICA
A Stock Company
6965 Vista Drive
West Des Moines, Iowa 50266
1-800-374-1835
<http://www.nipponlifebenefits.com>

This group insurance policy is issued to:

ORTHO SOLUTIONS LC, DBA DYNAFLEX
(called the Policyholder in this Group Policy)

The Date of Issue is June 1, 2023.

In return for the Policyholder's application and payment of all Premiums when due, Nippon Life Insurance Company of America agrees to provide:

MEMBER LIFE INSURANCE
MEMBER ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE
Non-Occupational
DEPENDENT LIFE INSURANCE
DEPENDENT ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

subject to the terms and conditions described in this Group Policy. This Group Policy takes effect on the Date of Issue, above, and is governed by the law of the state of issue shown below.



Aimee Averill
Senior Vice President, Service, IT Strategy &
Project Management



Takashi Nakayama
President and Chief Executive Officer

GROUP POLICY NO. GL GV0500
CONTRACT STATE OF ISSUE: Missouri
GROUP TERM LIFE INSURANCE
RENEWABLE TERM – NONPARTICIPATING



INTRODUCTION

This Group Policy is divided into the following sections:

- a. The Policyholder provisions; and
- b. The booklet-certificate(s) provisions for the Member.

Both sections together form this Group Policy and include all of the benefits available under this Group Policy.

Whenever the term “the Company” is used in these Group Policyholder provisions, the term means Nippon Life Insurance Company of America.

In no case will any Member’s or Dependent’s rights and benefits under the Group Policy be less than those stated in the booklet-certificate.

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PART I - DEFINITIONS

When used in this Group Policy the terms listed below will mean:

Active Work; Actively at Work

The active performance of all of the Member's usual and customary job duties on a full time basis at the Policyholder's usual place or places of business, any alternate place of business approved by the Policyholder or any place the Policyholder's business requires the Member to travel.

Beneficiary

The person(s) to whom the Company will pay the life insurance benefits in accordance with the Beneficiary provision of the booklet-certificate.

Company

Nippon Life Insurance Company of America.

Contribution

The amount the Policyholder may require the Member to pay towards the total Premium that the Company charges for the insurance provided under the Group Policy.

Contributory Insurance means insurance for which the Policyholder requires the Member to pay any part of the Premium.

Date of Issue

The date this Group Policy is placed in force: June 1, 2023.

Dependent

- The Member's Spouse, as defined below; and
- the Member's Dependent Child (or Children), as defined below.

Dependent will also include any person described above who elects to continue coverage under the Portability provisions described in the booklet-certificate.

Dependent Child; Dependent Children

- The Member's natural or legally adopted child, if that child:
 - resides in the United States; and
 - is not married or in a legally sanctioned domestic partnership or civil union; and
 - is not on full-time active duty in the Armed Forces of any country. If a child begins full-time active duty while insurance is in force, the Member must promptly inform the Policyholder. Upon Written notice to the Company that the child is no longer eligible, the child's insurance will be terminated. The Company will refund Premium paid for any period the child was not insured, but in no case will more than 60 days Premium be refunded; and
 - is not insured under the Group Policy as a Member; and
 - is at least 14 days but less than 19 years of age. Notwithstanding this limit, a child will be insured from birth for any accidental death and dismemberment benefits.

- the Member's Spouse's child, if that child:
 - meets the requirements above; and
 - lives with the Member; and
 - receives support from the Member in whole or in part.

- the Member's foster child, if that child:
 - meets the requirements above; and
 - lives with the Member; and
 - receives support from the Member in whole or in part; and
 - is approved in Writing by the Company as a Dependent Child.

- the Member's child 19 years but less than 25 years of age who otherwise qualifies above, if that child receives principal support from the Member and is a Full-Time Student, as defined.

Any other child required to be insured based on the family or domestic relations law of the state in which the booklet-certificate is delivered or issued for delivery.

Full-Time Employee

Any person who is regularly scheduled to work for the Policyholder for at least 30 hours a week. Work must be at the Policyholder's usual place or places of business or at another place to which an employee must travel to perform his or her regular duties.

Full Time Student

The Member's Dependent Child attending a school that has a regular teaching staff, curriculum and student body and who:

- attends school on a full-time basis, as determined by the school's criteria; and
- is dependent on the Member for principal support.

Group Policy

This policy of group insurance issued to the Policyholder by the Company and all forms made part of the policy pursuant to the Incorporation provision.

Insurance Month

Calendar month.

Insured Person

All persons insured by the booklet-certificate under the Group Policy, including the Member and all insured Dependents.

Member

Any person who Resides in the United States and is a Full-Time Employee of the Policyholder.

Noncontributory Insurance

Insurance for which the Policyholder does not require the Member to pay any part of the Premium.

Policy Anniversary

June 1, and the same day of each following year.

Policyholder

The business, firm, union, trustee(s), or other entity to whom this Group Policy is issued (see Title Page).

Premium

The amount the Policyholder shall pay to the Company for the insurance provided under the Group Policy.

Spouse

The Member's lawful spouse and any other person required to be insured as the Member's Spouse under the civil union marriage or other family or domestic relations laws, including case law, of the state where the booklet-certificate is delivered or issued for delivery. To be insured as a Dependent, the Member's Spouse must:

- Reside in the United States, and
- not be on full-time active duty in the Armed Forces of any country. If a spouse begins full-time active duty while insurance is in force, the Member must promptly inform the Policyholder. Upon Written notice to the Company that the spouse is no longer eligible, the spouse's insurance will be terminated. The Company will refund Premium paid for any period the spouse was not insured, but in no case will more than 60 days Premium be refunded; and
- not be insured under the Group Policy as a Member.

Written, Writing

A record which is on or transmitted by paper, electronic or telephonic media, and which is consistent with applicable law.

PART II - POLICY ADMINISTRATION

Section A - Contract

Article 1 - Entire Contract

This Group Policy, the Policyholder's application, the booklet-certificates, Member and Dependent enrollment forms, and any riders, endorsements or amendments to this Group Policy or the booklet-certificates will constitute the entire contract. The Company is obligated only as provided in this Group Policy and is not bound by any trust or plan to which it is not a signatory party.

Article 2 - Policy Changes

No agent, employee, or person other than an officer of the Company has authority to change this Group Policy, and, to be effective, all such changes must be in a rider, endorsement or amendment and signed by an officer of the Company. Any riders, endorsements or amendments used to effect such changes are subject to prior approval by the Interstate Insurance Product Regulation Commission.

The Company reserves the right to change this Group Policy as follows:

- a. Any or all provisions of this Group Policy may be amended or changed at any time, including retroactive changes, to the extent necessary to meet the requirements of any law or any regulation or standard issued by the Interstate Insurance Product Regulation Commission and any governmental agency to which this Group Policy is subject.
- b. Any or all provisions of this Group Policy may be amended or changed at any time when the Company determines that such amendment is required for consistent application of policy provisions.
- c. By Written agreement between the Company and the Policyholder, this Group Policy may be amended or changed at any time as to any of its provisions.

Any change to this Group Policy, including, but not limited to, those in regard to insurance, benefits, and participation privileges, may be made without the consent of any Member or Dependent.

The Company will only make changes that are consistent with Interstate Insurance Product Regulation Commission Standards, state law or federal law. A rider, endorsement or amendment will not affect insurance provided under booklet-certificates until the effective date of the change, unless retroactivity is required by the Interstate Insurance Product Regulation Commission. A copy of the rider, endorsement or amendment will be provided to the Policyholder for attachment to this Group Policy. If the rider, endorsement or amendment affects any provision in the booklet-certificate, the Company will also provide a copy to the Member for attachment to the booklet-certificate.

Any rider, endorsement or amendment added to the Group Policy after the Date of Issue that diminishes the rights, benefits or insurance in the Group Policy will require signed acceptance by the Policyholder. Otherwise, payment of Premium beyond the effective date of the change constitutes the Policyholder's consent to the change.

Article 3 – Administration of this Group Policy

The services necessary to administer this Group Policy and the insurance provided under it will be provided in accordance with the Company's standard administrative practices. If the Policyholder requests that such administrative services be provided in a manner different than the Company's then-current standard Policyholder administrative practices, including for example, requests for non-standard reports, the Policyholder may be required to pay for such services at the current charge for such services.

Article 4 - Policyholder Eligibility Requirements

To be an eligible group and to remain an eligible group, the Policyholder must:

- a. Be actively engaged in business for profit within the meaning of the Internal Revenue Code, or be established as a legitimate nonprofit corporation within the meaning of the Internal Revenue Code; and
- b. Make at least the level of Premium Contributions required for insurance on its eligible Members. The Policyholder must contribute at least 50% of the required Premium for all Members (including disabled Members, if any); and
- c. If the Member is to contribute part of the Premium, maintain the following participation percentages with respect to eligible Members, excluding those for whom Proof of Good Health is not satisfactory to the Company:
 - (1) Members:
 - at least 75% of all eligible Members must enroll; and

- d. If the Member is to contribute no part of the Premium, 100% of eligible Members must enroll.
- e. For Member Supplemental Life Insurance, maintain a Member participation of 25% and 10 participants.

Article 5 - Policy Incontestability

All statements made by the Policyholder shall be considered representations and not warranties. The Company will not use any statement to avoid insurance, reduce benefits or defend a claim unless it is material to the risk accepted or hazard assumed by the Company and is included in a Written application, enrollment form or similar form which has been made part of the Group Policy. After this Group Policy has been in force two years, the Company may not contest its validity except for nonpayment of Premium or fraud in the procurement of the Group Policy, if allowed by the jurisdiction where the Group Policy is delivered or issued for delivery.

Article 6 - Information to be Furnished

The Policyholder must, upon request, give the Company all information needed to compute Premium and administer this Group Policy. If a clerical error is found in this information, the Company may at any time adjust Premium or benefits to reflect the facts. An error will not invalidate insurance that would otherwise be in force. Neither will an error continue insurance that would otherwise be terminated.

The Company may inspect, at any reasonable time, all Policyholder records which relate to this Group Policy.

Article 7 – Booklet-Certificates

The Company will give the Policyholder booklet-certificates for delivery to insured Members. The booklet-certificate will be evidence of insurance and will describe the basic features of the insurance. If booklet-certificates are delivered in electronic format, a paper copy will be provided upon the Member's Written request.

Article 8 - Conformity With Interstate Insurance Product Regulation Commission (IIPRC) Standards, State Law and Federal Law

This Group Policy was approved under the authority of the IIPRC and issued under the IIPRC standards. This Group Policy is also subject to state and federal law. Any provision of this Group Policy that, on the provision's effective date, is in conflict with IIPRC standards, state law or federal law for this product type is hereby amended to conform to the IIPRC standards or law applicable to this product type as of the provision's effective date.

Article 9 – No Replacement for Workers' Compensation

This Group Policy does not replace workers' compensation or affect any requirement for workers' compensation coverage.

Article 10 – Dependent Rights

A Dependent will have no rights under this Group Policy except as set forth in PART III.

Article 11 – Agency

For purposes of this Group Policy, the Policyholder acts on its own behalf or as an agent of the Member. The Policyholder shall not be deemed an agent of the Company.

Article 12 – Right to Appeal

If the booklet-certificate provides insurance under an employee welfare benefit plan governed by the Employee Retirement Income Security Act (ERISA), 29 U.S.C. 1001 et seq., prior to filing any lawsuit against the Company, the Insured Person or the Beneficiary (if the Insured Person is deceased) must complete an appeal. The appeal request must be in Writing and must be made within 60 days after receipt of the Company's denial decision. The Company will provide Written notice of its decision on any appeals.

Article 13 - Right to Audit

The Company reserves the right to audit the Policyholder billing records and Premium accounting practices. If the Company discovers:

- a. an underpayment of Premium by the Policyholder, the Policyholder will be obligated to pay the Company the underpayment amount, in a timely manner; or
- b. an overpayment of Premium, the Company will return any overpayment amount in a timely manner.

Article 14 – Electronic Transactions

Any transaction relating to this Group Policy may be conducted by electronic means if performance of the transaction is consistent with applicable state and federal law. Any notice required by the provisions of this Group Policy given by electronic means will have the same force and effect as notice given in Writing.

PART II - POLICY ADMINISTRATION

Section B - Premiums

Article 1 - Payment Responsibility; Due Dates; Grace Period

The Policyholder is responsible for payment of all Premiums due while this Group Policy is in force. Payments must be sent to the Company's home office in West Des Moines, Iowa, or to an authorized agent of the Company.

The first Premium is due on the Date of Issue of this Group Policy. Each Premium thereafter will be due on the first of each Insurance Month. Except for the first Premium, a Grace Period of 31 days will be allowed for payment of Premium. "Grace Period" means the first 31-day period following a Premium due date. The Group Policy will remain in force until the end of the Grace Period, unless the Group Policy has been terminated by notice as described in this PART II, Section C. The Policyholder will be liable for payment of the Premium for the time this Group Policy remains in force during the Grace Period. If Premium is not paid when due, the Company will give the Policyholder Written notice that if Premium is not paid by the end of the Grace Period, the Policy will lapse at the end of the Grace Period.

If the Policyholder replaces this Group Policy with another group policy but does not give the Company Written notice of intent to end this Group Policy, the Grace Period provision will apply. The Policy will remain in force until such Written notice is provided.

Article 2 - Initial Premium Rates

The initial Premium rate(s) for each Member insured for Life Insurance will be:

- a. Member Life Insurance - Basic
\$0.13 for each \$1,000 of insurance in force.
- b. Member Life Insurance - Supplemental

(Member's Age) (Rate for each \$1,000 of insurance in force)

Less than 25	\$0.07
25-29	\$0.04
30-34	\$0.05
35-39	\$0.07
40-44	\$0.11
45-49	\$0.17
50-54	\$0.26
55-59	\$0.37

60-64	\$0.52
65-69	\$0.93
70-74	\$1.42
75-79	\$2.29
80 and over	\$4.11

- c. Member Accidental Death and Dismemberment Insurance - Basic
\$0.02 for each \$1,000 of Member Life Insurance in force.
- d. Member Accidental Death and Dismemberment Insurance - Supplemental
\$0.02 for each \$1,000 of Member Life Insurance in force.
- e. Dependent Life Insurance – Supplemental
\$0.15 for each \$1,000 of Dependent Life Insurance in force for the Member’s Dependent Child.

Dependent Life Insurance – Supplemental
For the Member’s Dependent spouse:

(Dependent Spouse’s Age) (Rate for each \$1,000
of Insurance in force)

Less than 25	\$0.06
25-29	\$0.04
30-34	\$0.05
35-39	\$0.06
40-44	\$0.09
45-49	\$0.15
50-54	\$0.22
55-59	\$0.31
60-64	\$0.53
65-69	\$0.90
70-74	\$1.46
75-79	\$3.03
80 and over	\$4.32

- f. Dependent Accidental Death and Dismemberment Insurance - Supplemental
\$0.02 for each \$1,000 of Dependent Life Insurance in force for the Member's Dependent spouse.

Dependent Accidental Death and Dismemberment Insurance - Supplemental
\$0.09 for each \$1,000 of Dependent Life Insurance in force for the Member's Dependent Child.

Article 3 - Premium Rate Changes

The Company may change a Premium rate:

- a. on any Premium due date, if the initial Premium rate has then been in force 24 months or more and if Written notice is given to the Policyholder at least 31 days before the date of change; and
- b. on any date the definition of Member or Dependent is changed; and
- c. on any date the Policyholder's business, as specified on the Policyholder application is changed; and
- d. on any date the schedule of insurance or class of insured Members is changed; and
- e. with respect to Member Life Insurance, on any Premium due date, if the average age, average Scheduled Benefit amount, or male/female distribution for then insured Members has changed since the last Premium due date; and
- f. on any Policy Anniversary, if volume of insurance for then insured Members has increased or decreased by more than 25% since the last Policy Anniversary.

Article 4 - Premium Amount

The amount of Premium to be paid on each due date will be determined in these ways:

- a. Member Life Insurance - Basic
The total volume of insurance in force will be divided by 1,000. The result will then be multiplied by the Premium rate then in effect.
- b. Member Life Insurance - Supplemental
The total volume of insurance in force for Members in each age bracket will be divided by 1,000. Each result will then be multiplied by the Premium rate then in effect for that age bracket.

- c. Member Accidental Death and Dismemberment Insurance - Basic
The total volume of insurance in force will be divided by 1,000. The result will then be multiplied by the Premium rate then in effect.
- d. Member Accidental Death and Dismemberment Insurance - Supplemental
The total volume of insurance in force will be divided by 1,000. The result will then be multiplied by the Premium rate then in effect.
- e. Dependent Life Insurance - Supplemental
The total volume of insurance in force for the Member's Dependent Child will be divided by 1,000. The result will then be multiplied by the Premium rate then in effect.

Dependent Life Insurance - Supplemental

The total volume of insurance in force for the Member's Dependent spouse in each age bracket will be divided by 1,000. The result will then be multiplied by the Premium rate then in effect for that age bracket.

- f. Dependent Accidental Death and Dismemberment Insurance - Supplemental
The total volume of insurance in force for the Member's Dependent spouse will be divided by 1,000. The result will then be multiplied by the Premium rate then in effect.

Dependent Accidental Death and Dismemberment Insurance - Supplemental

The total volume of insurance in force for the Member's Dependent Child will be divided by 1,000. The result will then be multiplied by the Premium rate then in effect.

The Company may change a Premium rate for a Member on any Premium due date if the age of the Member or a Dependent has changed since the last Premium due date.

If a Member is added or a present Member's insurance is increased or terminated on other than the first of an Insurance Month, Premium for that Member will be adjusted and applied as if the change were to take place on the first of the next following Insurance Month.

Article 5 - Contributions from Members

Members are not required to contribute a part of the Premium for their Basic insurance under this Group Policy.

Members are required to contribute all of the Premium for their Supplemental insurance under this Group Policy.

Members are required to contribute all of the Premium for their Dependent's Supplemental insurance under this Group Policy.

With regard to Contributory Insurance, the maximum amount that a Member may be required to contribute to the cost of such insurance shall not exceed the Premium charged for the amounts of such insurance.

The Member may not be required to contribute to the cost of Noncontributory Insurance, except where necessary for the Policyholder to comply with applicable tax law.

Article 6 - Prospective Rating

The insurance under this Group Policy is subject to prospective experience rating. This means that the Company will not at the end of any policy year retrospectively adjust the Premium for such policy year because of claims experience. The claims experience of the class of business as a whole, of which the Policyholder is a part, and to the extent allowed by law, the claims experience of the Policyholder, will be used in part to determine future Premium rates. To the extent allowed by law, the rates will also be based on some or all of the following characteristics of the Policyholder: age, family status, industry or occupation, size of the Policyholder, location of the Policyholder, underwriting classification, duration of insurance since initial underwriting, health status of insured individuals, benefit plan design, and such other factors as the Company may determine from time to time.

PART II - POLICY ADMINISTRATION

Section C - Policy Termination

Article 1 - Failure to Pay Premium

This Group Policy will terminate at the end of a Grace Period if total Premium due has not been received by the Company before the end of the Grace Period. Failure by the Policyholder to pay the Premium to the Company within the Grace Period will be deemed notice by the Policyholder to the Company to discontinue this Group Policy at the end of the Grace Period.

Article 2 - Termination for Cause

The Company may terminate this Group Policy for cause by giving the Policyholder 31 days advance notice in Writing, with "cause" defined to be:

- a. the Policyholder ceases to be an eligible group as described in this PART II, Section A;
or
- b. the Policyholder has made a material misrepresentation to or committed an act of fraud against the Company.

Article 3 - Termination without Regard to Cause

The Policyholder may terminate this Group Policy effective on the day before any Premium due date by giving Written notice to the Company prior to that Premium due date. The Policyholder's issuance of a stop-payment order for any amounts used to pay Premiums for the Policyholder's insurance will be considered Written notice from the Policyholder.

The Company may terminate this Group Policy without regard to cause by giving the Policyholder 31 days advance notice in Writing.

The Company may terminate the Policyholder's insurance on any Premium due date if the Policyholder relocates to a state where this Group Policy is not marketed, by giving the Policyholder 31 days advance notice in Writing.

Article 4 - Policyholder Responsibility to Members

If this Group Policy terminates for any reason, the Policyholder must:

- a. notify each Member of the effective date of the termination; and
- b. refund or otherwise account to each Member all Contributions received or withheld from Members for Premiums not actually paid to the Company.

Article 5 – Premium Responsibility Upon Termination

If the Group Policy terminates for any reason, all Premiums due shall be paid.

Acceptance of Premium by the Company after termination will not reinstate the Group Policy. Such Premium will be returned.

PART II - POLICY ADMINISTRATION

Section D - Policy Renewal

Article 1 - Renewal

Insurance under this Group Policy runs annually to the Policy Anniversary, unless sooner terminated.

While this Group Policy is in force, and subject to the provisions in this PART II, Section C, the Policyholder may renew at the applicable Premium rates in effect on the Policy Anniversary.

PART III - INDIVIDUAL REQUIREMENTS AND RIGHTS

Section A - Continuation

Article 1 - Member Life Insurance

a. Sickness or Injury (Other than Total Disability)

If Active Work ends because a Member is sick or injured, but not Totally Disabled, insurance for that Member may be continued until the earliest of:

- (1) the date insurance would otherwise cease as provided in the Termination Section in the booklet-certificate; or
- (2) the end of the Insurance Month in which insurance has been continued for six consecutive months; or
- (3) the end of the Insurance Month the Member recovers.

If continuation is elected pursuant to the Federal Family and Medical Leave Act (FMLA), this continuation is in addition to any continuation authorized under the FMLA, if any, and will be concurrent with the FMLA continuation period.

b. Layoff or Approved Leave of Absence

If Active Work ends because a Member is on layoff or approved leave of absence, insurance for that Member may be continued until the earliest of:

- (1) the date insurance would otherwise cease as provided in the Termination section in the booklet-certificate; or
- (2) the end of the Insurance Month the layoff or approved leave of absence ends; or
- (3) the date the Member becomes eligible for any other group life coverage; or
- (4) the date one month after the end of the Insurance Month Active Work ends.

If continuation is elected pursuant to the Federal Family and Medical Leave Act (FMLA), this continuation is in addition to any continuation authorized under the FMLA, if any, and will be concurrent with the FMLA continuation period.

c. Continuation in the Event of Labor Dispute

If the Member ceases Active Work as the result of a labor dispute, all of the Member's Life and Accidental Death and Dismemberment Insurance may be continued during such dispute until the last day of the month in which the insurance terminated. If the labor dispute ends, this continuation will cease immediately. The Member may also continue Dependent Life and Accidental Death and Dismemberment Insurance under this provision as well.

Article 2 - Dependent Insurance - Developmentally Disabled or Physically Handicapped Children

a. Qualification

Dependent Life and Accidental Death and Dismemberment Insurance for a child may be continued after the child reaches the maximum age for Dependent Children as defined in the booklet-certificate, provided that:

- (1) the child is incapable of self-support as the result of Developmental Disability or Physical Handicap and became so before reaching the maximum age and is dependent on the Member for primary support; and
- (2) except for age, the child continues to be a Dependent Child; and
- (3) proof of the child's incapacity is sent to the Company within 31 days after the date the child reaches the maximum age; and
- (4) further proof that the child remains incapable of self-support is provided when the Company requests; and
- (5) the child undergoes examination by a Physician when the Company requests. The Company will pay for these examinations and will choose the Physician to perform them.

b. Period of Continuation

Insurance for a Dependent Child who qualifies as set forth above may be continued until the earlier of:

- (1) the date insurance would cease for any reason other than the child's attainment of the maximum age; or
- (2) the date the child becomes capable of self-support or otherwise fails to qualify as set forth in a. above.

PART III - INDIVIDUAL REQUIREMENTS AND RIGHTS

Section B - Reinstatement

Article 1 - Reinstatement

A Member's terminated insurance will be reinstated if:

- a. insurance ceased because of layoff or approved leave of absence; and
- b. the Member returns to Active Work for the Policyholder within six months of the date insurance ceased.

The Member's reinstated insurance will be in force on the first of the Insurance Month coinciding with or next following the date of return to Active Work. However, the Actively at Work provision(s) discussed in the booklet-certificate, will apply. Also, Proof of Good Health will be required to place in force any Benefit Payable that would have been subject to Proof of Good Health had the Member remained continuously insured.

Only the period of time during which a Member is actually insured will be included in determining the length of his or her continuous insurance under this Group Policy. For this purpose the period of time during which a reinstated Member's insurance was not in force:

- a. will not be considered an interruption of continuous insurance; and
- b. will not be used to satisfy any provision of this Group Policy, which pertains to a period of continuous insurance.

In addition, a longer reinstatement period will be allowed for an approved leave of absence taken in accordance with the provisions of the federal law regarding the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA).

Article 2 - Federal Required Family and Medical Leave Act (FMLA)

A Member's terminated insurance may be reinstated in accordance with the provisions of the Federal Family and Medical Leave Act (FMLA), subject to the Actively at Work provision discussed in the booklet-certificate.