

SCHEDULE OF INSURANCE

Cost of Coverage:

Non-Contributory Coverage: Basic Life Insurance

Eligible Class(es) For Coverage: All Full-time Active Members of CWA Local 1182-1183 Benefits Funds subject to a collective bargaining agreement with Local 1182 who are working in the United States of America, Puerto Rico, Guam and any other locations where We may legally provide such coverage, excluding temporary, leased or seasonal members.

Full-time Member: at least 30 hours weekly

Eligibility Waiting Period for Coverage:

None

Life Insurance Benefit

Amount of Life Insurance

Basic Amount of Life Insurance

Maximum Amount

\$20,000

Reduction in Amount of Life Insurance

We will reduce the Amount of Life Insurance for You by any Amount of Life Insurance in force, paid or payable:

- 1) in accordance with the Conversion Right;
- 2) under the Portability provision; or
- 3) under the Prior Policy.