

**Who is eligible for coverage?**

You are eligible if you are an active member of the Indiana Interscholastic Athletic Administrators Association.

**When does coverage become effective?**

If you are a member on October 1, 2020, you will become insured on that day. If membership begins after this date, you will become insured on the first day of the month on or after the date that your membership begins.

**How are benefits paid?**

The Death Benefit will be payable to the first surviving class of successive preference beneficiaries: Your: (a) widow or widower; (b) surviving children; (c) surviving parents; (d) surviving brothers and sisters; (e) executors or administrators; (f) estate. Payment will be made in one lump sum.

**When does coverage terminate?**

Your coverage will terminate on the earliest of the following dates:

- the date the group policy terminates;
- the last day of the month for which final premium payment has been made on your behalf;
- the last day of the month in which termination of your membership occurs.

If your coverage terminates, you can convert your group term life insurance to an individual whole life insurance policy without evidence of insurability, as long as you apply within 31 days after termination of your insurance under the group policy. For information about conversion rates, contact Horace Mann's Customer Care Center at 1-800-999-1030.