

BENEFIT PLAN

Extraterritorial Riders

Prepared Exclusively for
Amalgamated Transit Union Local 726
Benefit Fund

Life Insurance Coverage

Aetna Life Insurance Company

These Extraterritorial Riders are part of the Group Insurance Policy between **Aetna** Life Insurance Company and the Policyholder



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ET Riders	Included in this document
New Jersey Life	1

Aetna Life Insurance Company

Hartford, Connecticut 06156

Extraterritorial Certificate Rider *(GR-9N-CR1-ET 02)*

Policyholder: Amalgamated Transit Union Local 726 Benefit Fund
Group Policy No.: GP-737336
Rider: New Jersey ET Life
Issue Date: August 13, 2015
Effective Date: April 1, 2015

This certificate rider forms a part of the booklet certificate issued to you by Aetna describing the benefits provided under the policy specified above. This extraterritorial certificate-rider takes the place of any other Life Insurance extraterritorial certificate-rider issued to you on a prior date.

Note: The provisions identified herein are specifically applicable **ONLY** for:

- Benefit plans which have been made available to you and/or your dependents by your Employer;
- Benefit plans for which you and/or your dependents are eligible;
- Benefit plans which you have elected for you and /or your dependents;
- The benefits in this rider are specific to residents of New Jersey. **These benefits supersede any provision in your booklet certificate to the contrary unless the provisions in your certificate result in greater benefits.** You are only entitled to these benefits, if you are a resident of New Jersey, and if the benefit value exceeds those benefits covered under the group policy and booklet certificate.

Payment of Benefits *(GR-9N-32-025-02ET)*

Life Insurance

Benefits shall become payable by reason of the death of the insured within 60 days after the receipt of due proof of death and, at **Aetna's** option, proof of the interest of the claimant.

If a claim or a portion of a claim for benefits under the policy requires additional investigation or is denied by the **Aetna**, the covered person shall be notified in writing no later than 45 days following receipt by **Aetna** of due proof of death, proof of the interest of the claimant, or any other document or information requested by **Aetna** under the terms of the policy, that the claim, or a portion thereof, is subject to additional investigation or denied, and the reason the claim is being investigated or denied. Payment of a claim or a portion of a claim that is not under investigation by **Aetna** shall be overdue if payment is not made to the claimant by **Aetna** on or before 60 days following receipt of due proof of death, proof of the interest of the claimant, or any other document or information requested by **Aetna** pursuant to the policy.

Payment of a claim, or a portion of a claim, under investigation or denied that becomes eligible for payment shall be overdue if not remitted to the claimant by **Aetna** on or before 90 days following receipt of due proof of death, proof of the interest of the claimant, or any other document or information requested by **Aetna**.

Overdue payments shall bear an annual rate of interest equal to the average rate of return of the State of New Jersey Cash Management Fund for the preceding year, rounded to the nearest one-half percent.

If your beneficiary is a minor or, in **Aetna's** opinion, legally unable to give a valid release for payment of any life insurance benefit, the benefit will be payable to the guardian of the estate of the minor, or to the custodian under the Uniforms Transfer to Minors Act, or an adult caretaker, when permitted under applicable state law.

If your beneficiary is a minor or, in **Aetna's** opinion, legally unable to give a valid release for payment of any life insurance benefit or accidental death and personal loss coverage, the benefit will be payable to the guardian of the estate of the minor, or to the custodian under the Uniforms Transfer to Minors Act, or an adult caretaker, when permitted under applicable state law.

A handwritten signature in black ink, appearing to read 'Mark T. Bertolini', with a stylized flourish at the end.

Mark T. Bertolini
Chairman, Chief Executive Officer and President

Aetna Life Insurance Company
(A Stock Company)