

**UNITEDHEALTHCARE INSURANCE COMPANY**

**LIFE INSURANCE**

**ACCIDENTAL DEATH, DISMEMBERMENT  
OR LOSS OF USE INSURANCE**

**GROUP POLICY  
FOR**

**AAAIT SERVICES, LLC**

GROUP NUMBER: G/GA3L3939BW

Offered and Underwritten by  
UnitedHealthcare Insurance Company



**UnitedHealthcare Insurance Company**  
**185 Asylum Street**  
**Hartford, CT 06103-3408**  
**(Home Office)**

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Policyholder: AAA IT SERVICES, LLC

Policy Number: G/GA3L3939BW

Effective Date: March 1, 2020

Premium Due Date: March 1 and the first day of each month thereafter

Policy Anniversaries will be each March 1

We, UnitedHealthcare Insurance Company, agree to provide, for eligible persons becoming insured under the Policy, the benefits according to the terms, provisions and limitations of it. The following pages, including any riders, endorsements or amendments, are part of the Policy.

The Policy is issued in consideration of the Policyholder's application, a copy of which is attached.

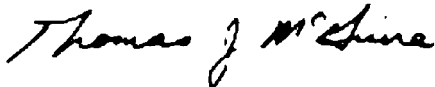
The Policy becomes effective at 12:01 A.M. Eastern Standard time on the Effective Date shown above. The Policy will continue in force by the payment of premiums when due. The Policy is subject to termination according to its terms.

**Read the Policy Carefully**

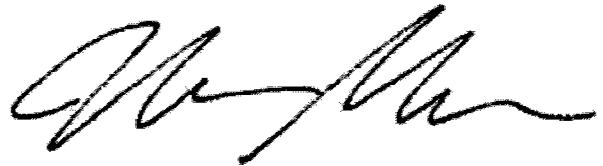
This is a legal contract between the Policyholder and Us. If the Policyholder has any questions or problems with the Policy, We will be ready to help the Policyholder. The Policyholder may call upon his agent or Our Home Office for assistance at any time.

The Policy is issued in and governed by the laws of the State in which it is delivered.

We have, by its President and Secretary, executed the Policy at Hartford, Connecticut. If the Policyholder or the Covered Person have questions, need information about their insurance, or need assistance in resolving complaints, call 866-293-1794.



Secretary



William J Golden, President

**Group Life, Accidental Death and  
Dismemberment Insurance Policy  
Non-Participating**

**Administrative Office:  
9900 Bren Road East  
Minnetonka, MN 55343**

## POLICY GENERAL PROVISIONS

**Certificates:** The Policyholder will be furnished with individual Certificates for delivery to each Covered Person. These certificates summarize the benefits provided by the Policy. If there is a conflict between the Policy and the Certificate, the Policy will control.

**Conformity With State or Federal Statutes:** If any provision of the Policy conflicts with any applicable law, the provision will be deemed to conform to the minimum requirements of the law.

**Entire Group Contract:** The entire Group Contract between the Policyholder and Us consists of the Policy, Certificate and the Policyholder's application (a copy of which is attached). All statements made by the Policyholder and by any Covered Person are representations and not warranties. No statement made by the Covered Person will be used to contest the insurance provided by the Policy, unless:

1. it is contained in a written statement signed by the Covered Person; and
2. a copy of the statement is furnished to the Covered Person or beneficiary.

Only We may change the Policy or extend the time for payment of any premium. No change will be valid unless made in writing and signed by Us. Any change so made will be binding on all persons referred to in the Policy. No agent has the authority to change the Policy or waive any of the provisions. For purposes of the Policy, the Policyholder acts on its own behalf, or as the Covered Person's agent. The Policyholder is not an agent of Ours.

**Incorporation Provision:** The provisions of the attached Certificate(s), any riders, endorsements and any amendments, including any Certificate, rider, endorsements and amendment issued after the Policy Effective Date, are made a part of the Policy.

**Nonparticipation:** The Policy will not be entitled to share in Our surplus earnings.

**Termination of the Policy:** The Policy or line of insurance (if applicable) may be canceled by either the Policyholder or Us. We may cancel or offer to modify the Policy if any of the following occurs:

1. less than 75% of all eligible Employees are participating, if the employer contributes partially towards the cost of insurance;
2. less than 100% of all eligible Employees are participating, if the employer contributes in whole towards the cost of insurance;
3. the Policyholder does not provide Us with information that We need to administer the Policy;
4. the Policyholder fails to perform any of its obligations that relate to the Policy;
5. the date the number of Covered Persons decreases to less than 2 under the Policy or line of insurance (if applicable);
6. the Policyholder fails to pay premium within the Grace Period.

The Policyholder must pay Us all premium due for the full period the Policy is in effect. We reserve the right to review and terminate all classes insured under the Policy, if any class(es) cease to be insured.

## **NOTICE CONCERNING COVERAGE LIMITATIONS AND EXCLUSIONS UNDER THE TENNESSEE LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION ACT**

Residents of Tennessee who purchase life insurance, annuities or health insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Tennessee Life and Health Insurance Guaranty Association. The purpose of this association is to assure that policyholders will be protected, within limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the guaranty association will assess its other member insurance companies for the money to pay the claims of insured persons who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by these insurers through the guaranty association is not unlimited, however. And, as noted below, this protection is not a substitute for consumers' care in selecting companies that are well-managed and financially stable.

The state law that provides for this safety-net coverage is called the Tennessee Life and Health Insurance Guaranty Association Act. The following is a brief summary of this law's coverages, exclusions and limits. This summary does not cover all provisions of the law; nor does it in any way change anyone's rights or obligations under the act or the rights or obligations of the guaranty association.

### **COVERAGE**

Generally, individuals will be protected by the life and health guaranty association if they live in this state and hold a life or health insurance contract, or an annuity, or if they are insured under a group insurance contract, issued by an insurer authorized to conduct business in Tennessee. The beneficiaries, payees or assignees of insured persons are protected as well, even if they live in another state.

### **EXCLUSIONS FROM COVERAGE**

However, persons holding such policies are not protected by this association if:

- (1) they are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- (2) the insurer was not authorized to do business in this state;
- (3) their policy was issued by an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policyholder is subject to future assessments, or by an insurance exchange.

The association also does not provide coverage for:

- (1) any policy or portion of a policy which is not guaranteed by the insurer or for which the individual has assumed the risk, such as a variable contract sold by prospectus;
- (2) any policy of reinsurance (unless an assumption certificate was issued);
- (3) interest rate yields that exceed an average rate;
- (4) dividends;
- (5) credits given in connection with the administration of a policy by a group contractholder;
- (6) employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- (7) unallocated annuity contracts (which give rights to group contractholders, not individuals), unless qualified under Section 403(b) of the Internal Revenue Code, except that, even if qualified under Section 403(b), unallocated annuities issued to employee benefit plans protected by the federal Pension Benefit Guaranty Corporation are not covered.

### **LIMITS ON AMOUNT OF COVERAGE**

The act also limits the amount the association is obligated to pay out: The association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the association will pay a maximum of \$300,000 no matter how many policies and contracts there were with the same company,

even if they provided different types of coverage. Within this overall \$300,000 limit, the association will not pay more than \$100,000 in cash surrender values, \$100,000 in health insurance benefits, \$100,000 in present value of annuities, or \$300,000 in life insurance death benefits -- again, regardless of the number of policies and contracts there were with the same company, and no matter how many different types of coverages.

The Tennessee Life and Health Insurance Guaranty Association may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions, and require continued residency in Tennessee. You should not rely on coverage by the Tennessee Life and Health Insurance Guaranty Association in selecting an insurance company or in selecting an insurance policy.

Coverage is NOT provided for your policy or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as a variable contract sold by prospectus.

Insurance companies or their agents are required by law to give or send you this notice. However, insurance companies and their agents are prohibited by law from using the existence of the guaranty association to induce you to purchase any kind of insurance policy.

**Tennessee Life and Health Insurance Guaranty Association 150 Third Avenue South, Suite 1600  
Nashville, Tennessee 37201**

**Tennessee Department of Commerce and Insurance 500 James Robertson Parkway Nashville,  
Tennessee 37243**

