

Schedule of Insurance

The benefits described herein are those in effect as of: November 1, 2016

Cost of Coverage:

Non-Contributory Coverage:

Basic Life Insurance

Basic Accidental Death and Dismemberment Insurance

Eligible Class(es) for Coverage: All full-time Active Employees working a minimum of 30 hours each week who are citizens or legal residents of the United States, excluding temporary, leased or seasonal employees.

Class 3 All Eligible Employees of KHNS, KMXT and KNBA.

Eligibility Waiting Period for Coverage:

If You are Actively at Work for the Employer on the Policy Effective Date: None.

If You start working for the Employer after the Policy Effective Date: The first of the month coincident with or next following 30 days of continuous employment.

Life Insurance Benefit

Benefit Amounts are rounded to the next higher \$1,000, if not already a multiple thereof.

Employee

<u>Basic</u>	<u>Benefit Amount</u>	<u>Benefit Maximum Amount</u>	<u>Guaranteed Issue Amount</u>
Class 3	\$5,000	\$5,000	\$5,000

Accidental Death and Dismemberment Insurance Benefit (AD&D)

Principal Sums are rounded to the next higher \$1,000, if not already a multiple thereof.

Employee

<u>Basic</u>	<u>Principal Sum</u>	<u>Principal Maximum Sum</u>
Class 3	\$5,000	\$5,000

Additional Accidental Death and Dismemberment Insurance Benefits

Seat Belt and Air Bag Coverage

Seat Belt Benefit Amount:	10% of Basic AD&D Principal Sum
Seat Belt Maximum Amount:	\$10,000
Seat Belt Minimum Amount:	\$1,000

Air Bag Benefit Amount:	5% of Basic AD&D Principal Sum
Air Bag Maximum Amount:	\$5,000

Repatriation Benefit

Benefit Amount:	5% of Basic AD&D Principal Sum
Maximum Amount:	\$5,000

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Child Education Benefit

Benefit Amount:	2.5% of Basic AD&D Principal Sum
Maximum Amount:	\$2,500
Minimum Amount:	\$1,250

Day Care Benefit

Benefit Amount:	2.5% of Basic AD&D Principal Sum
Maximum Amount:	\$2,500
Minimum Amount:	\$1,250

Rehabilitation Benefit

Benefit Amount:	2.5% of Basic AD&D Principal Sum
Maximum Amount:	\$2,500

Spouse Education Benefit

Benefit Amount:	2.5% of Basic AD&D Principal Sum
Maximum Amount:	\$2,500
Minimum Amount:	\$1,250

Adaptive Home and Vehicle Benefit

Benefit Amount:	2.5% of Basic AD&D Principal Sum
Maximum Amount:	\$2,500

Reduction in Amount of Life Insurance

We will reduce the amount of Life Insurance for You by any amount:

- 1) of individual Life Insurance issued in accordance with the Conversion Right; or
- 2) of Life Insurance in force, paid or payable under the Prior Policy.

Reduction in Coverage Due to Age

We will reduce the Life Insurance Benefit and Principal Sum for You to the percentage indicated in the table below. This reduction will be effective on the date You attain the age shown below. These reductions also apply if:

- 1) You become covered under The Policy; or
- 2) Your coverage increases;

on or after the date You attain age 65.

Percentage to which the original amount of coverage will be reduced:

Your Age	Benefit % You Receive
65	65%
70	40%
75	20%

The reduced amount of coverage will be rounded to the next higher multiple of \$500, if not already a multiple of \$500 and an appropriate adjustment in premium will be made.

Noninsurance Benefits

From time to time We may offer or provide to You noninsurance benefits and services. In addition, We may arrange for third party service providers to give access to You to discounted goods and services. While We have arranged for this access, the third party service providers are liable to You for the provision of such goods and/or services. We are not responsible for the provision of such goods and/or services nor are we liable for the failure of the provision of the same. Further, Symetra is not liable to You for the negligent provision of such goods and/or services by third party service providers.