



**GuideStone Financial Resources
of the Southern Baptist Convention**

**9167 – Personal Plan
For Participant & Dependent Spouse**

Policy No. P-025

Underwritten by: Provident Life and Accident Insurance Company

(11-05)

TABLE OF CONTENTS

| | |
|-------------|---|
| SECTION I | SCHEDULE OF BENEFITS |
| SECTION II | ELIGIBILITY, EFFECTIVE DATE AND TERMINATION OF COVERAGE |
| SECTION III | COVERAGE PROVISIONS |

SECTION I - SCHEDULE OF BENEFITS

Benefits For Employees/Participants

Personal Accident Insurance

The Principal Sum is payable for loss of life or loss of more than one member. One-half the Principal Sum is payable for loss of one member.

Principal Sum.....An amount equal to any multiple of \$25,000, whichever amount is elected, subject to a minimum of \$25,000 and a maximum of \$500,000.

If the Employee/Participant is age 65 or over in the calendar year prior to the date insured, the amount of Principal Sum will be 65% of the amount shown above, adjusted to the next higher multiple of \$1,000 if not already a multiple of \$1,000.

If the Employee/Participant reaches age 65 after becoming insured, the amount will be reduced to 65% of the amount shown above on the January first beginning with or after the Employee's/Participant's 65th birthday, adjusted to the next higher multiple of \$1,000 if not already a multiple of \$1,000.

Any change in the amount of Principal Sum due to a change in election shall become effective on the date of such election change. However, any increase will become effective only if the Employee/Participant is Actively at Work or the Employee/Participant is Actively at School as defined on a following page.

SECTION I - SCHEDULE OF BENEFITS

Benefits For Dependent Spouse

Personal Accident Insurance

The Principal Sum is payable for loss of life or loss of more than one member. One-half the Principal Sum is payable for loss of one member.

Principal Sum:

Dependent Spouse..... An amount equal to 50% of the Employee's/Participant's amount of Principal Sum

Reductions in the amount of Employee/Participant's insurance due to age are also applicable to Dependent Spouse insurance.

SECTION I - SCHEDULE OF BENEFITS

Benefits For Employees/Participants and Your Dependent Spouse

Provisions Applicable To All Coverage

Any representations or statements made to the Employee/Participant by the Policyholder, its representative or agent, about being covered for benefits under this Plan, which disagree with the provisions of the Plan shall:

- (a) not be considered as representations or statements made by, or on behalf of, the Provident;
and
- (b) not bind the Provident for benefits under the Plan.

The Policyholder reserves the right to terminate, suspend, withdraw, amend or modify the Plan at any time. Any such change or termination in benefits (a) will be based solely on the decision of the Policyholder and (b) may apply to active Employees/Participants, future retirees and current retirees as either separate groups or as one group.

Misrepresentations

Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false, incomplete, or misleading statement is guilty of insurance fraud. Provident reserves the right to take appropriate action in any instance where insurance fraud is at issue.

**SECTION II - ELIGIBILITY, EFFECTIVE DATE
AND TERMINATION OF COVERAGE**

For You

You are in the eligible class if you:

- (a) are an active full-time Salaried Employee/Participant earning wages from an Employer who has elected to participate in the personal plan made available by or through GuideStone Financial Resources of the Southern Baptist Convention; and
- (b) routinely work at least 20 hours per week; or
- (c) you are a full-time student enrolled in a Seminary or Bible School affiliated with the Southern Baptist Convention.

If you are in the eligible class, you become eligible for coverage on the later of:

- (a) the effective date of the Plan, or
- (b) the first day you enter Active Work or Active School.

If you are not in the eligible class, you become eligible for coverage on the date you enter the eligible class.

The effective date of the Plan is January 1, 2001. The Plan change is effective July 1, 2005.

You will be covered on the later of:

- (a) the date you become eligible; or
- (b) the date you complete the necessary enrollment form if you do so within one month after the date you become eligible;

provided you have completed:

- (i) a full day of Active Work or Active School on that date; or
- (ii) a full day of Active Work or Active School on your last regularly scheduled work or school day and are able to work or attend school on the date you become eligible.

If you do not meet the requirements of (i) and (ii) above, the coverage will become effective on the date you return to Active Work.

Active Work and Actively at Work means performing your regular duties for a full work day.

Active School and Actively at School means you are actively enrolled and attending as a full-time student of a participating Seminary or Bible School affiliated with the Southern Baptist Convention.

**SECTION II - ELIGIBILITY, EFFECTIVE DATE
AND TERMINATION OF COVERAGE**

Coverage For Your Dependent Spouse

The term Dependent Spouse means the person to whom you are legally married; provided such person is not eligible for coverage as an Employee/Participant.

You become eligible for Dependent Spouse coverage on:

- (a) the date you become eligible, if you have an eligible Dependent Spouse at that time; or
- (b) the first day of the calendar month beginning with or after the date you first acquire an eligible Dependent Spouse.

Your Dependent Spouse will be covered on the later of:

- (a) the date you become eligible for Dependent Spouse coverage, if you complete the necessary enrollment form on or before that date; or
- (b) the date you complete the necessary enrollment form, if you do so within one month after the date you become eligible for Dependent Spouse coverage.

SECTION II - ELIGIBILITY, EFFECTIVE DATE AND TERMINATION OF COVERAGE

For You and Your Dependent Spouse

When Coverage Ends

- Your coverage will cease on the sooner of:
 - (a) the date the Plan ceases;
 - (b) the date the Plan ceases for the class of Employees/Participants to which you belong;
 - (c) the day you are no longer a member of the class eligible;
 - (d) the date ending the period for which your last contribution is made, if you are required to pay a part of the cost of the Plan;
 - (e) the day your active employment ceases; or
 - (f) the date you are retired.

- Your coverage with respect to your Dependent Spouse will cease on the sooner of:
 - (a) the date ending the period for which your last contribution is made, if you are required to pay a part of the cost of the Plan;
 - (b) the date your coverage ceases; or
 - (c) the day your Dependent Spouse ceases to be eligible as a Dependent Spouse.

Disability

If you, the Employee/Participant, become totally disabled prior to age 60 and the disability continues for 9 consecutive months, your and your spouse's Personal Accident Insurance may be continued by GuideStone Financial Resources of the Southern Baptist Convention. You must furnish proof of disability between 9 and 12 months after your last day of work or school. Provident will determine if you are totally disabled for purpose of the continuation. Contributions must continue until the disability is confirmed.

On January 1, following your attainment of age 65, (f) above will apply and your and your spouse's Personal Accident coverage will end.

SECTION III - COVERAGE PROVISIONS

Personal Accident Insurance For You

Benefit Provision

The Provident will pay a benefit for your loss due to accidental injury as shown in the table below. The loss must occur within 90 days after the date of the accident. You must be covered under the Plan on the date of the accident.

The benefit is called the Principal Sum and it is shown in the Schedule of Benefits.

The benefit for loss of life will be paid to your beneficiary. All other benefits will be paid to you.

Table of Losses

| | |
|---|----------------------------|
| Loss of Life | The Principal Sum |
| Loss of More Than One Member..... | The Principal Sum |
| Loss of One Member | One-Half The Principal Sum |
| Maximum - All Losses - Any One Accident | The Principal Sum |

Loss of a member will mean the:

- (a) loss of a hand by total severance at or above the wrist;
- (b) loss of a foot by total severance at or above the ankle joint; or
- (c) total loss of the sight of an eye.

Beneficiary

"Beneficiary" means a person chosen to receive the insurance benefits.

You may choose a beneficiary. You must file the name or names at the office of the Policyholder on a form approved by the Provident.

You may change your beneficiary at any time by giving notice in writing. The effective date of the change is the date the request is signed. However, the Provident is not liable for any amount paid before the request is received by the Policyholder.

Optional Mode of Settlement

You may elect to have the death benefit paid under any one of the optional modes of payment offered by the Provident. The election must be made by you in writing to the Provident Home Office. After your death, the beneficiary has this same right.

Limitations and Exclusions

Benefits are not paid for losses caused directly or indirectly, wholly or partly by:

- (a) bodily or mental infirmity;
- (b) ptomaines;
- (c) bacterial infections, except those which occur with and through a cut or wound at the time of the accident;
- (d) any other kind of disease;
- (e) hernia in any form;
- (f) medical or surgical treatment (except surgical treatment required by the accident and performed within 90 days after the accident);
- (g) war or any act of war;
- (h) suicide or self-inflicted injury, whether sane or not;
- (i) injury while piloting or acting as a member of the crew of an aircraft; or
- (j) injury while a passenger in any aircraft not licensed to carry passengers or operated by a duly licensed pilot.

SECTION III - COVERAGE PROVISIONS

Personal Accident Insurance For Your Dependent Spouse

Benefit Provision

The Provident will pay a benefit for your Dependent Spouse's loss due to accidental injury as shown in the table below. The loss must occur within 90 days after the date of the accident. You must be covered under the Plan on the date of the accident.

The benefit is called the Principal Sum and it is shown in the Schedule of Benefits.

The benefit for loss of life will be paid to you, the Employee/Participant. All other benefits will be paid to you. If you are not living, benefits for your spouse's losses are payable to your spouse if your spouse is living. If neither you nor your spouse is living, then benefits will be paid to your spouse's estate.

Whenever the death of both you and your beneficiary occur within a period of less than 120 hours of each other, you will be deemed to have survived the beneficiary for purposes of determining the rights of the proceeds of the Group Policy.

Table of Losses

| | |
|---|----------------------------|
| Loss of Life | The Principal Sum |
| Loss of More Than One Member..... | The Principal Sum |
| Loss of One Member | One-Half The Principal Sum |
| Maximum - All Losses - Any One Accident | The Principal Sum |

Loss of a member shall mean the:

- (a) loss of a hand by total severance at or above the wrist;
- (b) loss of a foot by total severance at or above the ankle joint; or
- (c) total loss of the sight of an eye.

Limitations and Exclusions

Benefits are not paid for losses caused directly or indirectly, wholly or partly by:

- (a) bodily or mental infirmity;
- (b) ptomaines;
- (c) bacterial infections, except those which occur with and through a cut or wound at the time of the accident;
- (d) any other kind of disease;
- (e) hernia in any form;
- (f) medical or surgical treatment (except surgical treatment required by the accident and performed within 90 days after the accident);
- (g) war or any act of war;
- (h) suicide or self-inflicted injury, whether sane or not;
- (i) injury while acting as a pilot or member of the crew of an aircraft; or
- (j) injury while a passenger in any aircraft not licensed to carry passengers or operated by a duly licensed pilot.

SECTION III - COVERAGE PROVISIONS

Claim Payments

Provisions Applicable To All Coverage

Payment of Claims

Any benefits paid for loss of life will be paid to the beneficiary, if living, otherwise benefits will be paid in the following order:

- to your widow or widower,
- to your natural and legally adopted child or children per capita,
- to your parents or surviving parent,
- to the duly appointed executor or administrator of your estate, or
- to your other kin entitled under the laws of domicile at the date of your death.

All other benefits will be paid to you, if living, otherwise the above order of payment will be followed.

The Provident may use its discretion in disbursing benefits, not to exceed \$2,000.00. The Provident will be discharged to the extent of any such payment made in good faith.

Notice of Claim

Written notice of claim must be given within 20 days after the loss, or as soon as possible. The notice must be given to the Provident, an authorized agent, or the Policyholder, with information identifying you.

Claim Forms

When a notice of claim is received, the Policyholder will provide claim forms for the filing of proofs of loss. If such forms are not sent within 15 days, you will have met the proof of loss requirement if you give the Provident or the Policyholder a written statement of the nature and extent of the loss within the time fixed in this Plan.

Proofs of Loss

Written proof must be given to the Provident within 90 days after the date of loss. However, a claim will still be considered if it was not possible to furnish proof within this time and the proof was furnished as soon as possible. Except in the absence of legal capacity, in no event will an expense be considered if proof for that expense is furnished more than 2 years after the date the expense was incurred.

Time of Payment of Claims

All benefits provided by the Plan will be paid upon receipt of proof of loss.

Physical Examination and Autopsy

The Provident will have the right to examine any person as often as it may require and to perform an autopsy where not forbidden by law. This will be at the expense of the Provident.

Legal Actions

No action may be brought to recover under the Plan until 60 days after proof of loss has been given. No action can be brought after 3 years from the date written proof of loss was required to be furnished.

BKLT_358A_E