This is to certify that, as an Eligible First-Year Member in good standing of the National Education Association ("NEA"), you are automatically covered under the NEA Introductory Term Life Insurance Program (the "Program"). The NEA sponsors this Program to provide Eligible First-Year Members in good standing of the NEA with term life insurance coverage for the first year of their membership. Participation is automatic and the life insurance coverage is provided at no cost to the Eligible First-Year Members by the NEA Members Insurance Trust ("NEA MIT"). Coverage under the Program, as described herein, will remain in effect until the end of the calendar month immediately following your first anniversary of becoming a member of NEA as long as the eligible class of NEA membership is retained and the overall Program remains in effect.

DESCRIPTION

The program is a group term life insurance program. It is provided by the NEA Members Insurance Trust ("NEA MIT" or "Trust") at no cost to eligible first-year members of the NEA.

NOTE: Terms that are in bold print are defined later in this Description under the section labeled "DEFINITIONS."

Benefit Funding and Administration

The Program is provided and issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102 ("Prudential"). The Plan Number is 520. The Plan Administrator is NEA. NEA, however, has delegated specific administrative functions to NEA’s Member Benefits Corporation ("NEA’s MBC") and to Mercer Health & Benefits Administration LLC ("Mercer Consumer"), the Program’s administrator.

All assets of the Plan, including all insurance policies and reserves, are in a separate tax-exempt trust, the NEA Members Insurance Trust. A panel of independent trustees is responsible for the financial management of such assets. The members of the current Board of Trustees of NEA MIT are: Becky Pringle (Chairperson), Robert H. Chanin, Mary Ann Blankenship, Kay Brilliant, Kerrie Dallman, Gail Rasmussen, and Judy Schaubach. The Trustees may be contacted c/o NEA, 1201 16th Street, NW, Washington, DC 20036.

Insurance is provided under Prudential Group Policy No. G-20400
The terms of the Group Policy that mainly affect insurance are summarized in this Summary Plan Description. All benefits are subject in every way to the Group Policy. This Summary Plan Description, the Group Policy and the NEA MIT Plan form the agreement under which payments are made. This Summary Plan Description replaces any previous descriptions you may have of the NEA Introductory Term Life Insurance. To the extent that the terms of the Group Policy differ from those in this Summary Plan Description, the terms of the Group Policy shall govern. Contract Series: 83500.

**NEA MIT EXPECTS TO CONTINUE TO PROVIDE THE PROGRAM FOR ELIGIBLE FIRST-YEAR MEMBERS BUT RESERVES THE RIGHT TO MODIFY OR TERMINATE IT AT ANY TIME.**

**Benefits**

A benefit is payable in the event of the death of an Eligible First-Year Member. The benefit is determined by (1) the fact that the Eligible First-Year Member has held Continuous Membership in the NEA, (2) the Eligible First-Year Member has not passed his or her first anniversary as a member of the NEA, (3) the cause of death and (4) membership classification.

**Term Life Insurance Benefit:** If the death of an Eligible First-Year Member is due to any reason, other than suicide, the benefit payable is $15,000. The Term Life Insurance Benefit does not cover any loss which results from suicide.

**Payment of Benefits**

The Term Life Insurance Benefit is payable if you die while you are an Eligible First-Year Member. The benefit is payable when Prudential receives written proof of your death and, in its sole discretion, determines that a benefit is payable. The Term Life Benefit is payable in one sum in accordance with the Beneficiaries section below.

**Beneficiaries**

You have the right to choose a Beneficiary. If there is a Beneficiary for the insurance, the benefit is payable to that Beneficiary. Any amount of insurance for which there is no Beneficiary at your death will be payable to the first surviving class of the following classes of successive preference Beneficiaries: your (a) spouse; (b) surviving children in equal amounts; (c) surviving parents in equal amounts; (d) surviving siblings in equal amounts; (e) estate.

You may name a Beneficiary by contacting NEA’s MBC. You may change the Beneficiary at any time without the consent of the present Beneficiary. The change will take effect on the date the information is received. But, it will not apply to any amount paid by Prudential before it receives notification.

If there is more than one Beneficiary, but the Beneficiary record does not specify their shares, they will share equally. If a Beneficiary dies before you, that Beneficiary’s interest will end. It will be shared equally by any remaining Beneficiaries, unless the Beneficiary record states otherwise.
Summary Plan Description - NEA Introductory Term Life Insurance
(Revised September 2008)

Eligible Classes of NEA Membership

All Active, Staff and Reserve members who are Actively Employed in the Field of Education, are in their first year of membership with the NEA, and are members in good standing with their State Associations are eligible for the Program. Members who had previously had an interruption of their membership of less than five years and have since reinstated, will not be eligible. (See Interruptions of NEA Membership below.)

Interruptions of NEA Membership

If an Eligible First-Year Member ceases Continuous Membership in the NEA, his or her insurance under the program will terminate. If a member who has ceased their membership rejoins the NEA in a subsequent year, they will not be eligible for the Program, unless the term of the absence from membership equaled or exceeded five years.

Claims

Your Beneficiary may file a claim for benefits under the Program by submitting a claim form to the NEA Insurance Operations Center. Claim Forms are available from the NEA Insurance Operations Center and through NEA's MBC.

Prior to paying claims, the NEA Operations Center will verify that this deceased was an Eligible First-Year Member. Records utilized to determine this information will include, but not necessarily be limited to, the database of record for NEA MIT, NEA membership records, and state and local membership records. In the event of a dispute between any of the above records, the NEA membership record will be considered the Foundation Record.

The NEA Insurance Operations Center must be given written proof of death for which claim is made. Proof of death must be given to the NEA Insurance Operations Center within three years after death.

Right of Appeal

If a claim for benefits is denied in whole or part, your Beneficiary is entitled to have your claim initially reviewed by Prudential. Your Beneficiary or an authorized representative should obtain from Prudential a written notice stating the specific reason(s) for the denial; a specific reference to the provisions in the Group Policy, the Summary Plan Description, or the Plan upon which the denial of the claim is based; a description of any additional information or material necessary to perfect the claim, accompanied by an explanation of why such material or information is necessary; and an explanation of the claims review procedure under the Plan. They will then be entitled to a reconsideration of the denial of the claim in accordance with the Employee Retirement Income Security Act (ERISA), as explained later in this document. Prudential, in its sole discretion, makes the final decision to approve or deny the claim.

If you have any questions regarding the claims and appeal procedures outlined above, you may obtain answers from the NEA Insurance Operations center at 1-800-523-5877 or NEA's MBC at 1-800-637-4636.
Amendment and Termination

Program
While the NEA expects to continue to provide this Program for Eligible Members, it reserves the right to amend, modify or terminate the Program at any time.

Plan and Trust
NEA may amend the Plan or Trust at any time in writing. The Plan Administrator must communicate any amendment to the Plan or Trust to all Participants and Beneficiaries then receiving benefits.

NEA also may terminate the Plan and Trust at any time. Termination of the Plan and Trust, however, may not deprive a Participant or Beneficiary of a right to receive benefits under the Plan, which arose prior to the date of termination.

Upon termination of the Trust, the Trustees, with NEA’s consent, may transfer the insurance policies and any surplus funds to any trust or trusts established for purposes substantially similar to those for which the NEA MIT was established.

The Plan Administrator must communicate termination of the Plan to all Participants, together with a summary describing the effect of the termination on the benefits provided to Participants under the Plan.

In addition, benefits provided to you under the Plan may be terminated on the first to occur of any of the following events:

• The Group Policy or Program is discontinued for any reason.
• You fail to satisfy the Plan’s or Program’s criteria for eligibility.
• If you are a Reserve member and, at any time, 10 percent or more of all Participants fail to satisfy the Plan’s employment requirement.

Your Rights Under the Employee Retirement Income Security Act

As a participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (“ERISA”). ERISA provides that all Plan Participants shall be entitled to:

Receive Information About Your Plan
You have the right to examine, without charge, at the offices of NEA’s Member Benefits Corporation, 900 Clopper Road, Suite 300, Gaithersburg, MD 20878, and at other specified locations, such as worksites and union halls, all documents governing the Plan, including the insurance contracts (with riders and amendments) with the insurance carrier, the pertinent resolutions adopted by NEA’s Board of Directors or Executive Committee for the administration of the Plan. You may also examine, without charge, copies of the latest pertaining to the Plan filed by the NEA MIT with the U.S. Department of Labor, including a copy of the latest annual report (Form 5500 series), which is available at the Public Disclosure Room of the Pension and Welfare Benefit Administration.

You have the right to obtain, upon written request to the Plan Administrator at the above address, copies of documents governing the operation or the Plan, including insurance contracts, and copies of the latest
annual report (Form 5500 series) and updated summary plan description. The Plan Administrator may make a reasonable charge for the copies.

You are entitled to receive a summary financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report. The Plan Administrator furnishes this report to you through publication in the NEA Today, This Active Life, and Higher Education Advocate. If you would like to receive a copy of the most recent summary annual report, please submit your written request to NEA’s MBC at the above address.

Prudent Actions by Plan Fiduciaries
In addition to creating rights for you, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your Plan are called “fiduciaries.” NEA and the trustees are fiduciaries. In addition, Prudential is the appropriate fiduciary for purposes of claim settlement and review of denied claims. The fiduciaries have a duty to operate the Plan prudently and in the interest of you and other Plan participants and Beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining the insurance benefits to which you are entitled under the Plan or from exercising your rights under ERISA.

Enforce Your Rights
If your claim for a benefit is denied or ignored, in whole or in part you are entitled to receive a written explanation from Prudential of the reason for the denial, to obtain copies of documents relating to the decision without charge, and to appeal any denial within certain time schedules.

Under ERISA, there are steps that you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan Administrator and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the Plan Administrator’s control. If you have claim for benefits, which is denied or ignored, in whole or in part, you may file suit in federal court. If it should happen that Plan fiduciaries misuse the Plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with your Questions
If you have any questions about your Plan, you should contact NEA’s MBC. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Pension and Welfare Benefits Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about rights and responsibilities under ERISA by calling the publications hotline of the Pension and Welfare Benefits Administration.

NEA’s MBC can be reached by calling toll free 1-800-637-4636.

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DEFINITIONS

The terms defined below are used in the administration of the Program.

ACTIVE is a class of membership within the NEA as defined under the NEA Bylaws in the current NEA Handbook.

ACTIVELY EMPLOYED IN THE FIELD OF EDUCATION refers to members who are currently employed and paid by or employed and paid to work at an institution devoted primarily to public education or no less than one day per academic year.

BENEFICIARY is a person or persons identified by the Eligible First-Year Member to receive the death benefit in the event of the Eligible First-Year Member’s death. In the event a Beneficiary has not been designated, the death benefit will be payable in the order of priority described in the Beneficiaries section.

CONTINUOUS MEMBERSHIP is membership in the NEA, which is maintained without interruption throughout the first year by being Actively Employed in the Field of Education no less than one day during the first year of membership.

ELIGIBLE FIRST-YEAR MEMBER is an NEA member in one of the eligible classes (as described in the section entitled “Eligible Classes of NEA Membership”) who has been a member of the NEA for less than 12 months and is entitled to participate in the Program.

FOUNDATION RECORD is the NEA membership record as maintained by NEA Membership Records.

NEA is the National Education Association of the United States.

NEA INTRODUCTORY TERM LIFE INSURANCE PROGRAM is the group term life insurance program provided by the NEA MIT to Eligible First-Year Members of the NEA as set forth in this Program Document.

NEA MEMBERS INSURANCE TRUST (“NEA MIT”) is a 501(c)(9) trust created by the NEA in 1977 to provide life, accident, Medicare supplement, and other insurance benefits to specified NEA members.

NEA’S MEMBER BENEFITS CORPORATION (“NEA’s MBC”) is NEA’s wholly owned subsidiary designated by NEA to provide certain administrative functions for the NEA MIT.

PLAN is the Plan created in conjunction with the NEA MIT.

PLAN ADMINISTRATOR is the NEA. The NEA, however, may delegate specific non-discretionary administrative functions to NEA’s MBC and to MERCER CONSUMER, the Program’s administrator of the NEA Insurance Operations Center.

RESERVE is a class of membership within the NEA as defined under NEA Bylaws in the current NEA Handbook.

MERCER CONSUMER is the Program administrator designated by NEA.
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**STAFF** is a class of membership within the **NEA** as defined under **NEA Bylaws** in the current **NEA Handbook**.

**STATE ASSOCIATION** is a duly constituted state affiliate of **NEA**.

**TRUST** is the **NEA Members Insurance Trust**.