

**Optional Group Term Life Insurance Exclusion
for Active Employees and Retirees**

Suicide Exclusion: Group Term Life Insurance benefits under the Employee's or Retiree's Optional Group Term Life Insurance coverage will not be paid if the Employee's or Retiree's death is a result of intentionally self-inflicted injuries, suicide or attempted suicide, while sane or insane, unless the insurance was continuously in effect for two years immediately before the death. The amount of insurance that will be paid is the amount of the Employee's or Retiree's Optional Group Term Life Insurance that has been continuously in effect for at least two years immediately prior to the date of death. Any increase in the amount of insurance coverage that has been in force for less than two years and resulted solely from salary changes, but not including increases in the insurance coverage amount based on changes in the election or multiple level of coverage, will be included in the insured amount, except that the insurance amount will be based on the insured Salary, as defined in Article I, on September 1 immediately prior to the date of death.