

TRUSTMARK INSURANCE COMPANY
"We, Us, and Our"
400 Field Drive
Lake Forest, IL 60045-2581
(800) 918-8877

GROUP ACCIDENT INSURANCE POLICY

This Policy is a legal contract between the Policyholder and Trustmark Insurance Company.

This is a non-participating Policy that provides limited benefits. This Policy is issued to the Policyholder in return for the payment of required premiums. The first premium payment is due on or before the Policy Effective Date. All subsequent premiums are due in accordance with the Premium Due Date provision. We issue this Policy and Certificate in agreement of the Policyholder's and Insured's applications and enrollment forms. We will pay benefits outlined in this Policy and Certificate to eligible Insureds according to the terms and provisions.

This Policy is delivered in and is governed by laws of the governing jurisdiction. There may be changes that impact an Insured's benefits based on the Insured's state of residence.

THIS IS A GROUP ACCIDENT ONLY POLICY THAT PROVIDES LIMITED BENEFITS FOR ACCIDENTS AND DOES NOT PAY BENEFITS FOR LOSS FROM SICKNESS. THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE.

**THIS IS A LIMITED POLICY.
PLEASE READ THE POLICY CAREFULLY.**

TRUSTMARK INSURANCE COMPANY



John Anderson
President



Laura A. Derouin
Corporate Secretary

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POLICY RATE SCHEDULE

Policyholder: PRAIRIE CITY MONROE CSD
Policy Number: 3094
Policy Effective Date: July 01, 2025
Governing Jurisdiction: IOWA
Premium Payable: Monthly
Rate Type: Composite

Rate Guarantee Period: A change in rate will not take effect before 3 year(s) after the Policy Effective Date.

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DEFINITIONS

Active Employee

An Insured who meets all of the following requirements:

- Is a member of an eligible class;
- Is employed by the Policyholder;
- Is working the minimum hours established by the Policyholder which must be at least 20 hours per week;
- Is receiving standard pay as set by the employment practices of the Policyholder or similar organizations; and
- Is a resident of the United States.

An employee will be considered an Active Employee on a paid vacation day or regular non-working day if he or she was an Active Employee on his or her last regular working day. The employee is not considered an Active Employee if he or she is not performing his or her regular occupation due to seasonal scheduling, he or she is on a company approved leave of absence, or he or she is in an active duty status in any military service of the United States or any other country.

Certificate

The document issued to the Active Employee describing an Insured's benefits and rights under this Policy, including any applications, riders or Endorsements, and any other attachments to this Policy and the certificate.

Dependent

The Insured's Eligible Dependent whose coverage is in force. No person may be considered a Dependent of more than one Active Employee.

Effective Date

The date coverage under this Policy becomes effective.

Eligible Dependent

The Insured's Spouse or a person under the Limiting Age who is any of the following:

- The Insured's biological or legally adopted child;
- The Insured's stepchild who is living with him or her over 50% of the time; or
- The Insured's grandchild who is chiefly dependent on him or her for Federal Income Tax purposes.

Eligible Dependent will not include any of the following persons:

- A foster child;
- A child or Spouse whose primary residence is outside of the United States; or
- A child or Spouse who has other Accident coverage with Trustmark Insurance Company on the Effective Date of this Policy.

No person who is in an active duty status in any military service of the United States or any other country is eligible for coverage under this Policy.

Endorsement

Any document that changes this Policy's terms and conditions, benefit amounts, or premium due amounts.

Insured

Any person who has coverage under this Policy.

Limiting Age

The age at which a Dependent is no longer eligible for coverage under the Certificate subject to the "Continuation for Incapacitated Children" provision. The Limiting Age shall be 26.

Policy

This group contract issued to the Policyholder. The Certificate is issued under this Policy and is made part of this Policy. Provisions of this Policy govern the Certificate.

Policyholder

The legal entity to which this Policy is issued.

ELIGIBILITY AND TERMINATION

Eligibility for Coverage

Insured

An Active Employee is eligible for coverage if his or her application is approved by Us and he or she is an Active Employee on the Effective Date of coverage.

Eligible Dependent

An Eligible Dependent is eligible for coverage on the later of:

- The date the Active Employee is eligible for insurance; or
- The date the Active Employee acquires the Eligible Dependent.

An Eligible Dependent is deemed to be acquired as follows:

- **Spouse:** On the date the legal relationship is established.
- **Biological Child:** On the date of birth.
- **Adopted Child:** On the date the child is placed in the Active Employee's custody pursuant to an interim court order of adoption vesting temporary care of the child.
- **Stepchild:** On the date the legal relationship is established.
- **Grandchild:** On the date the child becomes chiefly dependent on the Active Employee for Federal Income Tax purposes.

Termination of the Policy

This Policy can be terminated:

- by the Policyholder; or
- by Us.

The Policyholder may cancel this Policy by written notice delivered to Us at least 31 days prior to the cancellation date. This Policy can be cancelled on an earlier date if We and the Policyholder both agree. Coverage will end at 12:01 a.m. standard time at the Policyholder's address on the premium due date following the date We receive the written request to cancel the Policy.

We may cancel or not renew this Policy if:

- Our participation requirements are not met, as applicable;
- The Policyholder does not promptly provide Us with information that is reasonably required;
- The Policyholder fails to perform any of its obligations that relate to this Policy;
- The Policyholder does not promptly report to Us the required information about any named Insureds who are no longer Active Employees;
- We determine that there is a significant change in the Policyholder or named Insureds as a result of a corporate transaction such as a merger, divestiture, acquisition, sale, or reorganization that impacts the size, occupation, or age of any Active Employees;
- The premium is not paid in accordance with the provisions of this Policy;
- This Policy has been in effect for 12 months or longer; or
- A change in Federal or state law or regulation, which affects the benefits or provisions of this Policy.

If We cancel this Policy for reasons other than the Policyholder's failure to remit premium, a written notice will be delivered to the Policyholder by mail at least 30 days prior to the cancellation date.

If this Policy is cancelled, the cancellation will not affect a claim for which We are liable under the terms of this Policy.

PREMIUM

Premium Due

The amount of Premium due on any premium due date is calculated by using the total amount of insurance provided by this Policy on such date, multiplied by the applicable rates in effect, subject to any premium adjustments. The rates and premium due dates are stated in the Premium Rate Schedule and have been agreed to by Us and the Policyholder. We may use any reasonable method to calculate premium due using the rates.

Payment of Premium

All premium must be paid to Us at Our home office. All premium is payable in advance.

Premium Due Date

The initial premium is due on the Effective Date of coverage. If the initial premium is not paid, there will be no coverage provided under this Policy. Subsequent premium is due according to the premium payable frequency listed in the Premium Rate Schedule. Failure to pay premium when due shall result in termination of coverage as of such due date, subject to the grace period.

Returned or Dishonored Premium

If a payment of any premium is dishonored for insufficient funds, a reasonable service charge shall be charged to the Policyholder. A dishonored payment shall be considered a failure to pay premium.

Grace Period

If written notice of termination has not been received from the Policyholder, a grace period of 31 days will be allowed for premium payments due after the initial premium. Coverage shall remain in force during the grace period. If any premium is unpaid at the end of the grace period, coverage shall automatically terminate retroactively to the last day for which premium has been paid.

Premium Adjustment

We have the right to adjust premium rates, as determined necessary by Us. Any premium rate adjustment will not take effect until the end of any rate guarantee period. Written notice of an adjustment will be mailed to the Policyholder at least 30 days in advance.

The rate guarantee and notice period shall not apply to any rate adjustment due to:

- The Policyholder or the Insured's request for a change in benefits, including any riders or Endorsements;
- A significant change in the demographics or number of Active Employees for any reason, including corporate restructuring, acquisitions, spin-offs, or similar situations.
- A change in any premium tax law; or
- A change in Federal or state law or regulation, which affects the benefits or provisions of this Policy.

Premium and benefits, if applicable, will be adjusted if the age of the Insured has been misstated.

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GENERAL PROVISIONS

Entire Contract

This Policy, the Policyholder's application, the Certificates, any riders or Endorsements, and any other attachments shall constitute the entire contract.

Incontestability

Any statement made by the Policyholder, in the absence of fraud, to obtain this Policy is a representation and not a warranty. No statement made by the Policyholder shall be used to contest coverage or reduce benefits unless the statement is contained in the application, which has been made part of this Policy.

The validity of this Policy will not be contested after it has been in force for 2 years from the Effective Date, except for nonpayment of premiums or fraudulent intentional misrepresentations.

Clerical Error or Omission

If a clerical error is made by Us, the Policyholder, or an Insured in keeping or providing information, any premiums and benefits will be adjusted according to the correct information. An error will not end coverage that is validly in effect and will not reinstate coverage that has validly ended.

Agency

For purposes of this Policy, the Policyholder acts on its and its Active Employees' behalf. Under no circumstances will the Policyholder be deemed Our agent.

Conformity with State Laws

If any provision in this Policy is in conflict with the laws which govern this Policy, the provision will be deemed to be amended to conform with such laws.

Certificates

A Certificate will be issued for delivery to each Insured. The Certificate will describe the benefits, terms, limitations and other essential features of this Policy. If more than one Certificate is issued to an Insured under this Policy, only the last one issued will be in effect.

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