



Benefits at a Glance for Pacific Northwest Consulting Engineers Health & Welfare Trust

Group Policy # 642601-E Effective Date October 1, 2004

Group Basic Life and Accidental Death and Dismemberment Insurance

Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by your employer.

Eligibility

Definition of a Member

You are a member if you are an active Partner, Sole Proprietor, Owner-Employee or employee of a participating employer and regularly working the minimum number of hours each week, not less than 17.5, shown in the Insurance Eligibility Information form. You are not a member if you are a temporary or seasonal employee or a full-time member of the armed forces.

Eligibility Waiting Period

You are eligible on one of the following dates, but not before the Group Policy Effective Date:

- a. The Group Policy Effective Date;
- b. The effective date of your Employer's participation under the Group Policy; and
- c. The first day of the calendar month coinciding with or next following the waiting period shown in the Insurance Eligibility Information form.

Benefits

Basic Life Coverage Amount

Your Basic Life coverage amount is 1.5 times your annual earnings, rounded to the next higher multiple of \$1,000, to a maximum of \$75,000.

Basic AD&D Coverage Amount

For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.

Age Reductions

Basic Life and AD&D insurance coverage amounts reduce by 40 percent at age 70.

Other Basic Life Features and Services

- Accelerated Benefit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

Other Basic AD&D Features

- Air Bag Benefit
- Family Benefits Package
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Pacific Northwest Consulting Engineers Health & Welfare Trust. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Pacific Northwest Consulting Engineers Health & Welfare Trust may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.