

I. Introduction

The ST. LUKE'S HEALTH SYSTEM, LTD. LONG-

Administrator.

Medical Care is received when:

1. a Physician is consulted or medical advice is given; or

include a Licensed Clinical Psychologist, Physician's Assistant

If you are in Active Service with the Medical Center as a Full-time or Part-time Level III Employee, you will be

g. is due to participation in an inherently risky activity including, but not limited to: skydiving, bungee jumping, rock climbing, scuba diving, parasailing or any other hazardous activity, and any otherwise non hazardous activity performed while under the influence of alcohol, illegal drugs, or legal drugs unless taken as directed by a Physician.

h. is caused by or contributed to by performing an activity without recommended safety equipment, as determined by

Tom has worked for the Medical Center as a Full-time Employee since November 1, 1998. He was covered under the Medical Center's Prior Plan when he suffered a disabling injury. Tom received Disability benefits under the Prior Plan and continued treatment for the

4. Do benefits continue if the Plan terminates?

- e. the date you fail to furnish proof, when requested by the Plan Administrator or the LTDCMC, that you continue to be Disabled;
- f. the date you refuse to be examined by a Physician, if the Plan Administrator or the LTDCMC requests such an examination;

Administrator or the LTDCMC;

b. at the Plan's expense; and

c. when and so often as may be reasonably required for the duration of your claim.

5. Who receives the benefit payments under this Plan?

All Disability benefit payments are payable to you. Any payments owed at your death will be paid to your surviving Spouse, or your surviving Child(ren) in equal shares if there is no surviving Spouse, or your estate if there is no

Any and all payments by the Plan are subject to the following rules.

Upon accepting payment of benefits, you and your dependents agree to do whatever is necessary to fully secure and protect, and nothing to prejudice, Medical Center's right to subrogation. This action shall include, but not be limited to, you and your dependents providing the Medical Center with a lien to the extent of the benefits provided. The lien

