

YOUR
GROUP
LIFE INSURANCE
PLAN

For Employees of
St. Luke's Health System

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SCHEDULE OF BENEFITS

Basic Life Insurance, Accidental Death and Dismemberment (AD&D) Insurance

Supplemental Life and Accidental Death and Dismemberment (AD&D) Insurance

*Beginning on and after your 70th birthday, ReliaStar Life decreases the amount of your insurance. ReliaStar Life pays a percentage of the amount otherwise payable as follows:

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SCHEDULE OF BENEFITS

SCHEDULE OF BENEFITS

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| • Enrollment on the Group Policy Effective Date, for employees who had no supplemental coverage under the Policyholder's prior plan... | None. Proof of good health is required. |
| • Initial eligibility after the Group Policy Effective Date... | \$100,000 |
| • All other applications for new coverage more than 31 days after the date you become eligible for insurance... | None. Proof of good health is required. |
| • All other applications for an increase to existing supplemental coverage... | None. Proof of good health is required. |

SCHEDULE OF BENEFITS

- During each annual enrollment, application for new coverage if you had no dependent child coverage more than 31 days after the date you

EMPLOYEE'S INSURANCE

Eligibility

You are eligible on the later of the following dates:

- The Group Policy's Effective Date, January 1, 2008.
- The first day of the month on or after the date you complete 90 days of continuous service with the

DEPENDENT'S INSURANCE

Eligibility

DEPENDENT'S INSURANCE

The Conversion Right will be available to your insured dependent child when all continuation is exhausted.

Portability

You can apply to continue your terminated Dependent's Insurance at the same time you apply for portability of your coverage. **Dependent Life Insurance may only be ported if your Supplemental Life Insurance is ported.** Dependent AD&D Insurance may only be ported if Dependent Life Insurance and your Supplemental AD&D Insurance are ported. You may elect to decrease ported coverage. You will not be eligible to increase ported coverage.

Your application for portability of Dependent's Insurance is subject to approval by ReliaStar Life. If your Dependent's Insurance is not approved for portability, your insured dependent may still be eligible for conversion as described in the **Conversion Rights** section.

The Incontestability provision in the **General Provisions** section also applies to ported coverage starting with the effective date of ported coverage and continuing for two years while your insured dependent is living.

If you port Dependent's Insurance and then later become eligible as an active employee for Dependent's Insurance under a Group Policy issued by ReliaStar Life, then your amount of ported Depen-

LIFE INSURANCE

Conditions, Notice and Proof of Total Disability

ReliaStar Life requires written notice of claim and proof of total disability to waive your premium. All of the following conditions must also be met:

- Total disability must begin before your 60th birthday.
- You are insured for the Waiver of Life Insurance Premium Disability Benefit on the date you become totally disabled.
- You continue to be totally disabled.
- Your insurance is in force when you suffer the sickness or accidental injury causing the total disability.
- All premiums are paid up to the date the Waiver of Premium is approved by ReliaStar Life.

ReliaStar Life needs written notice of claim before it waives any premium. This notice must be received –

- while you are living,
- while you are totally disabled, and
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LIFE INSURANCE

- You will not be able to reinstate your coverage to its full amount in the event of a recovery from a terminal condition.
- Your dependents' Life Insurance coverage will be unaffected by Accelerated Death Benefit proceeds paid to you, provided all required premiums are paid.
- Your receipt of Accelerated Death Benefit proceeds does not affect your Accidental Death and

LIFE INSURANCE

Life (with safety belt only) An additional 10% of Full Amount
of AD&D Insurance
up to a maximum of \$50,000

Life (with safety belt
and airbag) An additional 15% of Full Amount
of AD&D Insurance
up to a maximum of \$55,000

Automobile means any self-propelled private passenger vehicle which has four or more tires and which is not being used for commercial purposes. **Safety belt** means a passenger restraint system properly installed in the vehicle in which you were riding. **Airbag** means an additional restraint system which inflates for added protection to the head and chest areas.

LIFE INSURANCE

ReliaStar Life pays benefits for your insured dependent's death to you, if you are living on the earlier of the following:

- The date ReliaStar Life receives proof of your insured dependent's death at its Home Office.
- The tenth day after your insured dependent's death.

If you are not living on either of these dates, ReliaStar Life pays the proceeds to the following in the order listed:

1. Your spouse, if living.
2. Your estate.

Dependent's Accidental Death & Dismemberment (AD&D) Insurance

CONVERSION RIGHTS

Life Insurance

CLAIM PROCEDURES

Submitting a Claim

You, your insured dependent or someone on your behalf must send ReliaStar Life written notice of the loss on which your claim will be based. The notice must –

- include information to identify you or your insured dependent, like your name, address and Group Policy number.
- be sent to ReliaStar Life or to the authorized administrator.
- be sent within 91 days after the loss for which claim is based has occurred or as soon as reasonably possible.

Claim Forms

ReliaStar Life or its authorized administrator will send proof of loss claim forms within 15 days after ReliaStar Life receives notice of claim.

Completed proof of loss claim forms or other written proof of loss detailing how the loss occurred must be sent to ReliaStar Life within 91 days after the loss or as soon as reasonably possible.

GENERAL PROVISIONS

DEFINITIONS

Accident –

