Questions about Your Coverage

In the event You have questions regarding any aspect of Your coverage, You should contact Your Employee Benefits Manager or You may write to us at:
The Hartford
Group Benefits Division, Customer Service
P.O. Box 2999
Hartford, CT 06104-2999

Or call Us at: 1-800-523-2233
When calling, please give Us the following information:
1) the policy number; and
2) the name of the policyholder (employer or organization), as shown in Your Certificate of Insurance.

Or You may contact Our Sales Office:
Hartford Life Insurance Company
Group Sales Department
15 W South Temple
Salt Lake City, UT  84101
TOLL FREE: 800-523-2233

If you have a complaint, and contacts between you and the insurer or an agent or other representative of the insurer have failed to produce a satisfactory solution to the problem, the following states require we provide you with additional contact information:

For Residents of: Write                              Telephone
Arkansas  Arkansas Insurance Department
          Consumer Services Division
          1200 West Third Street
          Little Rock, AR 72201-1904
          1(800) 852-5494

California State of California Insurance Department
               Consumer Communications Bureau
               300 South Spring Street, South Tower
               Los Angeles, CA 90013
               1(800) 927-HELP

Illinois  Illinois Department of Insurance
          Consumer Services Station
          Springfield, Illinois 62767
          Consumer Assistance: 1(866) 445-5364
          Officer of Consumer Health Insurance:
          1(877) 527-9431

Indiana  Public Information/Market Conduct
          Indiana Department of Insurance
          311 W. Washington St. Suite 300
          Indianapolis, IN 46204-2787
          Consumer Hotline: 1(800) 622-4461
          1(317) 232-2395 (in the Indianapolis Area)

Virginia  Life and Health Division
          Bureau of Insurance
          P.O. Box 1157
          Richmond, VA 23209
          1(800) 552-7945 (inside Virginia)
          1(804) 371-9741 (outside Virginia)

Wisconsin Office of the Commissioner of Insurance
           Complaints Department
           P.O. Box 7873
           Madison, WI 53707-7873
           1(800) 236-8517 (outside of Madison)
           1(608) 266-0103 (in Madison)
           to request a complaint form.
The following states require that We provide these notices to You about Your coverage:

For residents of:

**Arizona**
This certificate of insurance may not provide all benefits and protections provided by law in Arizona. Please read This certificate carefully.

**Florida**
The benefits of the policy providing you coverage are governed primarily by the law of a state other than Florida.

**Maryland**
The group insurance policy providing coverage under this certificate was issued in a jurisdiction other than Maryland and may not provide all the benefits required by Maryland law.

**Montana**
The benefits of the policy providing your coverage are governed primarily by the law of a state other than Montana.

**Georgia**
The laws of the state of Georgia prohibit insurers from unfairly discriminating against any person based upon his or her status as a victim of family abuse.

**North Carolina**
UNDER NORTH CAROLINA GENERAL STATUTE SECTION 58-50-40, NO PERSON, EMPLOYER, FINANCIAL AGENT, TRUSTEE, OR THIRD PARTY ADMINISTRATOR, WHO IS RESPONSIBLE FOR THE PAYMENT OF GROUP LIFE INSURANCE, GROUP HEALTH OR GROUP HEALTH PLAN PREMIUMS, SHALL:

1) CAUSE THE CANCELLATION OR NONRENEWAL OF GROUP LIFE INSURANCE, GROUP HEALTH INSURANCE, HOSPITAL, MEDICAL, OR DENTAL SERVICE CORPORATION PLAN, MULTIPLE EMPLOYER WELFARE ARRANGEMENT, OR GROUP HEALTH PLAN COVERAGES AND THE CONSEQUENTIAL LOSS OF THE COVERAGES OF THE PERSON INSURED, BY WILLFULLY FAILING TO PAY THOSE PREMIUMS IN ACCORDANCE WITH THE TERMS OF THE INSURANCE OR PLAN CONTRACT; AND

2) WILLFULLY FAIL TO DELIVER, AT LEAST 45 DAYS BEFORE THE TERMINATION OF THOSE COVERAGES, TO ALL PERSONS COVERED BY THE GROUP POLICY WRITTEN NOTICE OF THE PERSON'S INTENTION TO STOP PAYMENT OF PREMIUMS. VIOLATION OF THIS LAW IS A FELONY. ANY PERSON VIOLATING THIS LAW IS ALSO SUBJECT TO A COURT ORDER REQUIRING THE PERSON TO COMPENSATE PERSONS INSURED FOR EXPENSES OR LOSSES INCURRED AS A RESULT OF THE TERMINATION OF THE INSURANCE.

**IMPORTANT TERMINATION INFORMATION**

YOUR INSURANCE MAY BE CANCELLED BY THE COMPANY. PLEASE READ THE TERMINATION PROVISION IN THIS CERTIFICATE.

THIS CERTIFICATE OF INSURANCE PROVIDES COVERAGE UNDER A GROUP MASTER POLICY. THIS CERTIFICATE PROVIDES ALL OF THE BENEFITS MANDATED BY THE NORTH CAROLINA INSURANCE CODE, BUT YOU MAY NOT RECEIVE ALL OF THE PROTECTIONS PROVIDED BY A POLICY ISSUED IN NORTH CAROLINA AND GOVERNED BY ALL OF THE LAWS OF NORTH CAROLINA.

**Texas**

**IMPORTANT NOTICE**

To obtain information or make a complaint:

You may call The Hartford's toll-free telephone number for information or to make a complaint at:

1-800-523-2233

You may also write to The Hartford at:

P.O. Box 2999
Hartford, CT 06104-2999

You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights or

**AVISO IMPORTANTE**

Para obtener informacion o para someter una queja:

Usted puede llamar al numero de telefono gratis de The Hartford para informacion o para someter una quaja al:

1-800-523-2233

Usted tambien puede escribir a The Hartford:

P.O. Box 2999
Hartford, CT 06104-2999

Puede comunicarse con el Departamento de Seguros de Texas para obtener informacion acerca de companias,
complaints at:  
1-800-252-3439

You may write the Texas Department of Insurance at:  
P.O. Box 149104  
Austin, TX 78714-9410  
Fax # (512) 475-1771

PREMIUM OR CLAIM DISPUTES:  
Should you have a dispute concerning your premium or about a claim you should contact the agent or The Hartford first. If the dispute is not resolved, you may contact the Texas Department of Insurance.

Puede escribir al Departamento de Seguros de Texas:  
P.O. Box 149104  
Austin, TX 78714-9410  
Fax # (512) 475-1771

DISPUTAS SOBRE PRIMAS O RECLAMOS:  
Si tiene una disputa concerniente a su prima o a un reclamo, debe comunicarse con el agente o The Hartford primero. Si no se resuelve la disputa, puede entonces comunicarse con el departamento (TDI).

THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THIS POLICY, AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NON-SUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.
CERTIFICATE OF INSURANCE
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY
Simsbury, Connecticut
(A stock insurance company)

Policyholder: WEBER STATE UNIVERSITY
Policy Number: GL-220010
Policy Effective Date: April 1, 2007
Policy Anniversary Date: July 1, 2018

We have issued The Policy to the Policyholder. Our name, the Policyholder's name and The Policy Number are shown above. The provisions of The Policy, which are important to You, are summarized in this certificate consisting of this form and any additional forms which have been made a part of this certificate. This certificate replaces any other certificate We may have given to You earlier under The Policy. The Policy alone is the only contract under which payment will be made. Any difference between The Policy and this certificate will be settled according to the provisions of The Policy on file with Us at Our home office. The Policy may be inspected at the office of the Policyholder.

Signed for the Company

Richard G. Costello, Secretary

Thomas M. Marra, President

A note on capitalization in this Certificate:
Capitalization of a term, not normally capitalized according to the rules of standard punctuation, indicates a word or phrase that is a defined term in The Policy or refers to a specific provision contained herein.
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SCHEDULE OF INSURANCE


Cost of Coverage:
Non-Contributory Coverage:  
Basic Life Insurance
Up to and including $50,000.

Accidental Death and Dismemberment
Up to and including $50,000.

Eligible Class(es) For Coverage: All Full-Time and Part-time Active Salaried Employees of the employer working at least .375 of FTE as defined in the Employee handbook, who are citizens or legal residents of the United States, its territories and protectorates, excluding temporary, leased or seasonal Employees.

Eligibility Waiting Period for Coverage:
None

Life Insurance Benefit

Amount of Life Insurance

<table>
<thead>
<tr>
<th>Basic Amount of Life Insurance</th>
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</thead>
<tbody>
<tr>
<td>Maximum Amount</td>
</tr>
<tr>
<td>2 times Your annual Earnings, subject to a maximum of $600,000 rounded to the next higher $1,000 if not already a multiple of $1,000.</td>
</tr>
</tbody>
</table>

However, in no event will Your Basic Amount of Life Insurance be less than $16,000 if You are an Active Employee.

Dependent Life Insurance Benefit

Basic Amount of Dependent Life Insurance

<table>
<thead>
<tr>
<th>Maximum Amount</th>
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<tbody>
<tr>
<td>Spouse</td>
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<tr>
<td>$3,630</td>
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</table>

<table>
<thead>
<tr>
<th>Dependent Children: live birth but under age 26 year(s)</th>
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</thead>
<tbody>
<tr>
<td>$3,630</td>
</tr>
</tbody>
</table>

Accidental Death and Dismemberment Benefit

Basic Principal Sum

<table>
<thead>
<tr>
<th>Maximum Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 times Your annual Earnings, subject to a maximum of $600,000 rounded to the next higher $1,000 if not already a multiple of $1,000.</td>
</tr>
</tbody>
</table>

However, in no event will Your Basic Amount of Life Insurance be less than $16,000, if You are an Active Employee.

Additional Accidental Death and Dismemberment Benefits:
**Seat Belt and Air Bag Coverage**

- **Seat Belt Benefit Amount:** Percentage of AD&D Principal Sum: 100%
  - Maximum Amount: $50,000

- **Air Bag Benefit Amount:** Percentage of AD&D Principal Sum: 100%
  - Maximum Amount: $20,000

**Repatriation Benefit**

- Percentage of AD&D Principal Sum: 100%
  - Maximum Amount: $20,000

**Child Education Benefit**

- Percentage of AD&D Principal Sum: 100%
  - Maximum Amount: $5,000

**Day Care Benefit**

- Percentage of AD&D Principal Sum: 100%
  - Maximum Amount: $5,000

**Felonious Assault Benefit**

  - The lesser of:
    - Percentage of AD&D Principal Sum: 50%
    - Maximum Amount: $20,000

**Spouse Education Benefit**

- Percentage of AD&D Principal Sum: 100%
  - Maximum Amount: $5,000

**Rehabilitation Benefit**

- Percentage of AD&D Principal Sum: 5%
  - Maximum Amount: $5,000

**Adaptive Home and Vehicle Benefit**

- Percentage of AD&D Principal Sum: 5%
  - Maximum Amount: $5,000

**Coma Benefit**

  - Waiting Period: 30 Days
  - Maximum Amount: AD&D Principal Sum less all other AD&D payments under The Policy for the Injury

**Critical Burn Benefit**

- Percentage of AD&D Principal Sum: 5%
  - Maximum Amount: $5,000

**Therapeutic Counseling Benefit**

- Percentage of AD&D Principal Sum: 5%
  - Maximum Amount: $5,000

**Reduction in Amount of Life Insurance**

We will reduce the Amount of Life Insurance for You and Your Dependents by any Amount of Life Insurance in force, paid or payable:

1) in accordance with the Conversion Right; or
2) under the Prior Policy.

**Reduction in Coverage Due to Age**

We will reduce the Life Insurance Benefit and Principal Sum for You and Your Spouse to 65% on the date You attain age 70 and to 50% when You attain age 75. The reduction will apply to the Amount of Life Insurance in force immediately prior
to the first reduction made. The reduced amount of coverage will be rounded to the next higher multiple of $500, if not already a multiple of $500. An appropriate adjustment in premium will be made.

Reductions also apply if:
1) You or Your Spouse become covered under The Policy; or
2) Your or Your Spouse’s coverage increases;
on or after the date You attain age 70.

ELIGIBILITY AND ENROLLMENT

Eligible Persons: Who is eligible for coverage?
All persons in the class or classes shown in the Schedule of Insurance will be considered Eligible Persons.

Eligibility for Coverage: When will I become eligible?
You will become eligible for coverage on the latest of:
1) the Policy Effective Date;
2) the date You become a member of an Eligible Class; or
3) the date You complete the Eligibility Waiting Period for Coverage shown in the Schedule of Insurance, if applicable.

Eligibility for Dependent Coverage: When will I become eligible for Dependent Coverage?
You will become eligible for Dependent coverage on the later of:
1) the date You become insured for Employee coverage; or
2) the date You acquire Your first Dependent.

Enrollment: How do I enroll for coverage?
For Non-Contributory Coverage, Your Employer will automatically enroll You and Your Dependents for coverage. However, You will be required to complete a beneficiary designation form.

To enroll for Contributory Coverage, You must:
1) complete and sign a group insurance enrollment form which is satisfactory to Us, for Your coverage; and
2) deliver it to Your Employer.

If You do not enroll for Your and/or Your Dependent’s coverage within 31 days after becoming eligible under The Policy, or if You were eligible to enroll under the Prior Policy and did not do so, and later choose to enroll, You may enroll for Your coverage and/or Your Dependent’s coverage.

Any Enrollment may be subject to the Evidence of Insurability Requirements provision

PERIOD OF COVERAGE

Effective Date: When does my coverage start?
Non-Contributory Coverage, for which Evidence of Insurability is not required, will start on the date You become eligible.

Coverage, for which Evidence of Insurability is not required, will start on the latest to occur of:
1) the date You become eligible, if You enroll on or before that date; or
2) the date You enroll, if You do so within 31 days from the date You are eligible.

Any coverage for which Evidence of Insurability is required, will become effective on the later of:
1) the date You become eligible; or
2) the date We approve Your Evidence of Insurability.

All Effective Dates of coverage are subject to the Deferred Effective Date provision.

Deferred Effective Date: When will my effective date for coverage or a change in my coverage be deferred?
If, on the date You are to become covered:
1) under The Policy;
2) for increased benefits; or
3) for a new benefit;
You are not Actively at Work due to a physical or mental condition, such coverage will not start until the date You are Actively at Work.

**Continuity from a Prior Policy:** Is there Continuity of Coverage from a Prior Policy?
Your initial coverage under The Policy will begin, and will not be deferred if on the day before the Policy Effective Date, You were insured under the Prior Policy, but on the Policy Effective Date, You were not Actively at Work, and would otherwise meet the Eligibility requirements of The Policy. However, Your Amount of Insurance will be the lesser of the amount of life insurance and Accidental Death and Dismemberment Principal Sum:
1) You had under the Prior Policy; or
2) shown in the Schedule of Insurance;
reduced by any coverage amount:
1) that is in force, paid or payable under the Prior Policy; or
2) that would have been so payable under the Prior Policy had timely election been made.

Such amount of insurance under this provision is subject to any reductions in The Policy and will not increase.

Coverage provided through this provision ends on the first to occur of:
1) the last day of a period of 12 consecutive months after the Policy Effective Date;
2) the date Your insurance terminates for any reason shown under the Termination provision;
3) the last day You would have been covered under the Prior Policy, had the Prior Policy not terminated; or
4) the date You are Actively at Work.
However, if the coverage provided through this provision ends because You are Actively at Work, You may be covered as an Active Employee under The Policy.

**Dependent Effective Date:** When does Dependent coverage start?
Coverage will start on the date You become eligible for Dependent coverage.

**Dependent Deferred Effective Date:** When will the effective date for Dependent coverage or a change in coverage be deferred?
If, on the date Your Dependent, is to become covered:
1) under The Policy;
2) for increased benefits; or
3) for a new benefit;
he or she is:
1) confined in a hospital; or
2) Confined Elsewhere;
such coverage will not start until he or she:
1) is discharged from the hospital; or
2) is no longer Confined Elsewhere;
and has engaged in all the normal and customary activities of a person of like age and gender, in good health, for at least 15 consecutive days.

This Deferred Effective Date provision will not apply to disabled children who qualify under the definition of Dependent Children.

**Confined Elsewhere** means Your Dependent is unable to perform, unaided, the normal functions of daily living, or leave home or other place of residence without assistance.

**Dependent Continuity from a Prior Policy:** Is there Continuity of Coverage from a Prior Policy for my Dependents?
If on the day before the Policy Effective Date, You were covered with respect to Your Dependents under the Prior Policy, the Deferred Effective Date provision will not apply to initial coverage under The Policy for such Dependents. However, the Dependent Amount of Insurance will be the lesser of the Amount of Life Insurance:
1) they had under the Prior Policy; or
2) shown in the Schedule of Insurance;
reduced by any coverage amount:
1) that is in force, paid or payable under the Prior Policy; or
2) that would have been so payable under the Prior Policy had timely election been made.

**Change in Coverage:** When may I change my coverage or coverage for my Dependents?
After Your initial enrollment You may increase or decrease coverage for You or Your Dependents, or add a new Dependent to Your existing Dependent coverage.

**Termination: When will my coverage end?**
Your coverage will end on the earliest of the following:
1) the date The Policy terminates;
2) the date You are no longer in a class eligible for coverage, or The Policy no longer insures Your class;
3) the date the premium payment is due but not paid;
4) the date Your Employer terminates Your employment; or
5) the date You are no longer Actively at Work;
unless continued in accordance with any of the Continuation Provisions.

**Dependent Termination: When does coverage for my Dependent end?**
Coverage for Your Dependent will end on the earliest to occur of:
1) the date Your coverage ends;
2) the date the required premium is due but not paid;
3) the date You are no longer eligible for Dependent coverage;
4) the date We or the Employer terminate Dependent coverage; or
5) the date the Dependent no longer meets the definition of Dependent;
unless continued in accordance with the continuation provisions.

**Continuation Provisions: Can my coverage and coverage for my Dependents be continued beyond the date it would otherwise terminate?**
Coverage can be continued by Your Employer beyond a date shown in the Termination provision, if Your Employer provides a plan of continuation which applies to all employees the same way. Coverage may not be continued under more than one Continuation Provision.

The amount of continued coverage applicable to You or Your Dependents will be the amount of coverage in effect on the date immediately before coverage would otherwise have ended. Continued coverage:
1) is subject to any reductions in The Policy;
2) is subject to payment of premium;
3) may be continued up to the maximum time shown in the provisions; and
4) terminates if The Policy terminates.
In no event will the amount of insurance increase while coverage is continued in accordance with the following provisions.

In all other respects, the terms of Your coverage and coverage for Your Dependents remain unchanged.

**Leave of Absence:** If You are on a documented leave of absence, other than Family and Medical Leave or Military Leave of Absence, Your coverage (including Dependent Life coverage) may be continued for 12 month(s) after the date the leave of absence commenced. If the leave terminates prior to the agreed upon date, this continuation will cease immediately.

**Military Leave of Absence:** If You enter active military service and are granted a military leave of absence in writing, Your coverage (including Dependent Life coverage) may be continued for up to 60 day(s). If the leave ends prior to the agreed upon date, this continuation will cease immediately.

**Family Medical Leave:** If You are granted a leave of absence, in writing, according to the Family and Medical Leave Act of 1993, or other applicable state or local law, Your coverage(s) (including Dependent Life coverage) may be continued for up to 12 weeks, or 26 weeks if You qualify for Family Military Leave, or longer if required by other applicable law, following the date Your leave commenced. If the leave of absence terminates prior to the agreed upon date, this continuation will cease immediately.

**Sickness or Injury:** If You are not Actively at Work due to sickness or injury, all of Your coverages (including Dependent Life coverage) may be continued:
1) for a period of 12 consecutive months from the date You were last Actively at Work; or
2) if such absence results in a leave of absence in accordance with state or federal family and medical leave laws, then the combined continuation period will not exceed 12 consecutive months.

**Labor Dispute:** If You are not Actively at Work as the result of a labor dispute, all of Your coverages (including Dependent Life coverage) may be continued during such dispute for 60 days. If the labor dispute ends, this continuation
will cease immediately.

Sabbatical: If You are on a documented paid sabbatical, Your coverage (including Dependent Life coverage) may be continued for 12 months following the day in which the sabbatical commenced. If the sabbatical terminates prior to the agreed upon date, this continuation will cease immediately.

Continuation for Dependent Child(ren) with Disabilities: Will coverage for Dependent Children with disabilities be continued?
If Your Dependent Child(ren) reach the age at which they would otherwise cease to be a Dependent as defined, and they are:
1) age 26 or older; and
2) disabled; and
3) primarily dependent upon You for financial support;
then Dependent Child(ren) coverage will not terminate solely due to age. However:
1) You must submit proof satisfactory to Us of such Dependent Child(ren)'s disability within 31 days of the date he or she reaches such age; and
2) such Dependent Child(ren) must have become disabled before attaining age 26.

Coverage under The Policy will continue as long as:
1) You remain insured;
2) the child continues to meet the required conditions; and
3) any required premium is paid when due.
However, no increase in the Amount of Life Insurance for such Dependent Children will be available.

We have the right to require proof, satisfactory to Us, as often as necessary during the first two years of continuation, that the child continues to meet these conditions. We will not require proof more often than once a year after that.

Waiver of Premium: Does coverage continue if I am Disabled?
Waiver of Premium is a provision which allows You to continue Your and Your Dependent’s Life Insurance coverage without paying premium, while You are Disabled and qualify for Waiver of Premium.

If You qualify for Waiver of Premium, the amount of continued coverage:
1) will be the amount in force on the date You cease to be an Active Employee;
2) will be subject to any reductions provided by The Policy; and
3) will not increase.

Eligible Coverages: What coverages are eligible under this provision?
This provision applies only to:
1) Your Basic Life Insurance; and
2) Dependent Life Insurance.

Disabled: What does Disabled mean?
Disabled means You are prevented by injury or sickness from doing any work for which You are, or could become, qualified by:
1) education;
2) training; or
3) experience.
In addition, You will be considered Disabled if You have been diagnosed with a life expectancy of 12 months or less.

Conditions for Qualification: What conditions must I satisfy before I qualify for this provision?
To qualify for Waiver of Premium You must:
1) be covered under The Policy and be under age 65 when You become Disabled;
2) be Disabled and provide Proof of Loss that You have been Disabled for 6 consecutive month(s), starting on the date You were last Actively at Work; and
3) provide such proof within one year of Your last day of work as an Active Employee.

In any event, You must have been Actively at Work under The Policy to qualify for Waiver of Premium.

Benefit Payable before Approval of Waiver of Premium: What if I die or my Dependent dies before I qualify for Waiver of Premium?
If You or Your Dependent die within one year of Your last day of work as an Active Employee, but before You qualify for Waiver of Premium, We will pay the Amount of Life Insurance which is in force for the deceased person provided:

1) You were continuously Disabled;
2) the Disability lasted or would have lasted 6 month(s) or more; and
3) premiums had been paid for coverage.

**Waiver Ceases: When will Waiver of Premium cease?**

We will waive premium payments and continue Your coverage, while You remain Disabled, until the date You attain age 70 if Disabled prior to age 65.

We will waive premium payments for Your Dependent Life Insurance and continue such coverage, while You remain Disabled, until the earliest of the date:

1) You die;
2) You no longer qualify for Waiver of Premium;
3) The Policy terminates;
4) Your Dependents are no longer in an Eligible Class, or Dependent coverage is no longer offered; or
5) Your Dependent no longer meets the definition of Dependent.

**What happens when Waiver of Premium ceases?**

When the Waiver of Premium ceases:

1) if You return to work in an Eligible Class, as an Active Employee, then You may again be eligible for coverage for Yourself and Your Dependents as long as premiums are paid when due; or
2) if You do not return to work in an Eligible Class, coverage will end and You may be eligible to exercise the Conversion Right for You and Your Dependents if You do so within the time limits described in such provision. The Amount of Life Insurance that may be converted will be subject to the terms and conditions of the Conversion Right.

**Effect of Policy Termination: What happens to the Waiver of Premium if The Policy terminates?**

If The Policy terminates before You qualify for Waiver of Premium:

1) You may be eligible to exercise the Conversion Right, provided You do so within the time limits described in such provision; and
2) You may still be approved for Waiver of Premium if You qualify.

If The Policy terminates after You qualify for Waiver of Premium:

1) Your Dependent coverage will terminate; and
2) Your coverage under the terms of this provision will not be affected.

**BENEFITS**

**Life Insurance Benefit: When is the Life Insurance Benefit payable?**

If You or Your Dependents die while covered under The Policy, We will pay the deceased person’s Life Insurance Benefit after We receive Proof of Loss, in accordance with the Proof of Loss provision.

The Life Insurance Benefit will be paid according to the General Provisions of The Policy.

**Accelerated Benefit: What is the benefit?**

In the event that You or Your Dependents are diagnosed as Terminally Ill while the Terminally Ill person is:

1) covered under The Policy for an Amount of Life Insurance of at least $10,000; and
2) under age 65;

We will pay the Accelerated Benefit amount as shown below, provided We receive proof of such Terminal Illness.

You must request in writing that a portion of the Terminally Ill person’s Amount of Life Insurance be paid as an Accelerated Benefit.

The Amount of Life Insurance payable upon the Terminally Ill person’s death will be reduced by any Accelerated Benefit Amount paid under this benefit.

You may request a minimum Accelerated Benefit amount of $3,000, and a maximum of $500,000. However, in no event will the Accelerated Benefit Amount exceed 80% of the Terminally Ill person’s Amount of Life Insurance. This option may be exercised only once for You and only once for each of Your Dependents.
For example, if You are covered for a Life Insurance Benefit Amount under The Policy of $20,000 and are Terminally Ill, You can request any portion of the Amount of Life Insurance Benefits from $3,000 to $16,000 to be paid now instead of to Your beneficiary upon death. However, if You decide to request only $3,000 now, You cannot request the additional $13,000 in the future.

A person who submits proof satisfactory to Us of his or her Terminal Illness will also meet the definition of Disabled for Waiver of Premium.

In the event:
1) You are required by law to accelerate benefits to meet the claims of creditors; or
2) if a government agency requires You to apply for benefits to qualify for a government benefit or entitlement; You will still be required to satisfy all the terms and conditions herein in order to receive an Accelerated Benefit.

If You have executed an Assignment of rights and interest with respect to Your or Your Dependent’s Amount of Life Insurance, in order to receive the Accelerated Benefit, We must receive a release from the assignee before any benefits are payable.

Terminal Illness or Terminally Ill means a life expectancy of 12 months or less.

Proof of Terminal Illness and Examinations: Must proof of Terminal Illness be submitted? We reserve the right to require satisfactory Proof of Terminal Illness on an ongoing basis. Any diagnosis submitted must be provided by a Physician.

If You or Your Dependents do not submit proof of Terminal Illness satisfactory to Us, or if You or Your Dependents refuse to be examined by a Physician, as We may require, then We will not pay an Accelerated Benefit.

No Longer Terminally Ill: What happens to my coverage if I am no longer Terminally Ill or my Dependent is no longer Terminally Ill?
If You or Your Dependents are diagnosed by a Physician as no longer Terminally Ill and:
1) return to an Eligible Class, coverage will remain in force, provided premium is paid;
2) do not return to an Eligible Class, but You continue to meet the definition of Disabled, coverage will remain in force, subject to the Waiver of Premium provision; or
3) are not in an Eligible Class, but You do not continue to meet the definition of Disabled, coverage will end and You may be eligible to exercise the Conversion Right, if You do so within the time limits described in such provision.

In any event, the amount of coverage will be reduced by the Accelerated Benefit paid.

Conversion Right: If coverage under The Policy ends, do I have a right to convert?
If Life Insurance coverage or any portion of it under The Policy ends for any reason, You and Your Dependents may have the right to convert the coverage that terminated to an individual conversion policy without providing Evidence of Insurability. Conversion is not available for:
1) the Accidental Death and Dismemberment Benefits; or
2) any Amount of Life Insurance for which You or Your Dependents were not eligible and covered; under The Policy.

If coverage under The Policy ends because:
1) The Policy is terminated; or
2) Coverage for an Eligible Class is terminated;
then You or Your Dependent must have been insured under The Policy for 5 years or more, in order to be eligible to convert coverage. The amount which may be converted under these circumstances is limited to the lesser of:
1) $10,000; or
2) the Life Insurance Benefit under The Policy less any Amount of Life Insurance for which You or Your Dependent may become eligible under any group life insurance policy issued or reinstated within 31 days of termination of group life coverage.

If coverage under The Policy ends for any other reason, the full amount of coverage which ended may be converted.

Insurer, as used in this provision, means Us or another insurance company which has agreed to issue conversion policies according to this Conversion Right.
Conversion: How do I convert my coverage or coverage for my Dependents?

To convert Your coverage or coverage for Your Dependents, You must:
1) complete a Notice of Conversion Right form; and
2) have your Employer sign the form.

The Insurer must receive this within:
1) 31 days after Life Insurance terminates; or
2) 15 days from the date Your Employer signs the form;
whichever is later. However, We will not accept requests for Conversion if they are received more than 91 days after Life Insurance terminates.

After the Insurer verifies eligibility for coverage, the Insurer will send You a Conversion Policy proposal. You must:
1) complete and return the request form in the proposal; and
2) pay the required premium for coverage;
within the time period specified in the proposal.

Any individual policy issued to You or Your Dependents under the Conversion Right:
1) will be effective as of the 32nd day after the date coverage ends; and
2) will be in lieu of coverage for this amount under The Policy.

Conversion Policy Provisions: What are the Conversion Policy provisions?

The Conversion Policy will:
1) be issued on one of the Life Insurance policy forms the Insurer is customarily issuing at the age and for the amount applied for at the time of conversion except for term insurance; and
2) base premiums on the Insurer's rates in effect for new applicants of Your class and age at the time of conversion.

The Conversion Policy will not provide:
1) the same terms and conditions of coverage as The Policy;
2) any benefit other than the Life Insurance Benefit; and
3) term insurance.

However, Conversion is not available for any Amount of Life Insurance which was, or is being, continued:
1) in accordance with the Waiver of Premium provision; or
2) in accordance with the Continuation Provisions;
until such coverage ends.

The Insurer will refund the premium paid for such Conversion Policy.

Death within the Conversion Period: What if I or my Dependents die before coverage is converted?

We will pay the deceased person's Amount of Life Insurance You would have had the right to apply for under this provision if:
1) coverage under The Policy terminates;
2) You or Your Dependent die within 31 days of date coverage terminates; and
3) We receive Proof of Loss.

If the Conversion Policy has already taken effect, no Life Insurance Benefit will be payable under The Policy for the amount converted.

Accidental Death and Dismemberment Benefit: When is the Accidental Death and Dismemberment Benefit payable?

If You sustain an Injury which results in any of the following Losses within 365 days of the date of accident, We will pay Your amount of Principal Sum, or a portion of such Principal Sum, as shown opposite the Loss after We receive Proof of Loss, in accordance with the Proof of Loss provision.

This Benefit will be paid according to the General Provisions of The Policy.

We will not pay more than the Principal Sum to any one person, for all Losses due to the same accident. Your amount of Principal Sum is shown in the Schedule of Insurance.

<table>
<thead>
<tr>
<th>For Loss of:</th>
<th>Benefit:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>Principal Sum</td>
</tr>
<tr>
<td>Both Hands or Both Feet or Sight of Both Eyes</td>
<td>Principal Sum</td>
</tr>
</tbody>
</table>
One Hand and One Foot........................................................................Principal Sum
Speech and Hearing in Both Ears.........................................................Principal Sum
Either Hand or Foot and Sight of One Eye............................................Principal Sum
Movement of Both Upper and Lower Limbs (Quadriplegia).................Principal Sum
Movement of Both Lower Limbs (Paraplegia)......................................Three-Quarters of Principal Sum
Movement of Three Limbs (Triplegia).................................................Three-Quarters of Principal Sum
Movement of the Upper and Lower Limbs of One Side
of the Body (Hemiplegia).................................................................One-Half of Principal Sum
Either Hand or Foot...........................................................................One-Half of Principal Sum
Sight of One Eye.................................................................................One-Half of Principal Sum
Speech or Hearing in Both Ears..........................................................One-Half of Principal Sum
Movement of One Limb (Uniplegia)......................................................One-Quarter of Principal Sum
Thumb and Index Finger of Either Hand.............................................One-Quarter of Principal Sum

Loss means with regard to:
1) hands and feet, actual severance through or above wrist or ankle joints;
2) sight, speech and hearing, entire and irrecoverable loss thereof;
3) thumb and index finger, actual severance through or above the metacarpophalangeal joints; or
4) movement, complete and irreversible paralysis of such limbs.

Double Indemnity while On a Common Carrier Benefit: When is the Double Indemnity while On a Common Carrier Benefit payable?
If the Injury occurs while You are On a Common Carrier, We will double the Principal Sum payable.

Exposure and Disappearance: What if Loss is due to exposure or disappearance?
Exposure to the elements will be presumed to be Injury if:
1) it results from the forced landing, stranding, sinking or wrecking of a conveyance in which You were an occupant at the time of the accident; and
2) The Policy would have covered an Injury resulting from the accident.

We will presume that You suffered Loss of life if:
1) Your body has not been found within one year after the disappearance of a conveyance in which You were an occupant at the time of its disappearance;
2) the disappearance of the conveyance was due to its accidental forced landing, stranding, sinking or wrecking; and
3) The Policy would have covered Injury resulting from the accident.

Seat Belt and Air Bag Benefit: When is the Seat Belt and Air Bag Benefit payable?
If You sustain an Injury which results in a Loss payable under the Accidental Death and Dismemberment Benefit, We will pay an additional Seat Belt and Air Bag Benefit if the Injury occurred while You were:
1) a passenger riding in; or
2) the licensed operator of;
a properly registered Motor Vehicle and was wearing a Seat Belt at the time of the Accident as verified on the police accident report.

This Benefit will be paid:
1) after We receive Proof of Loss, in accordance with the Proof of Loss provision; and
2) according to the General Provisions of The Policy.

If a Seat Belt Benefit is payable, We will also pay an Air Bag Benefit if You were:
1) positioned in a seat equipped with a factory-installed Air Bag; and
2) properly strapped in the Seat Belt when the Air Bag inflated.

The Seat Belt Benefit is the lesser of:
1) an amount resulting from multiplying Your amount of Principal Sum by the Seat Belt Benefit Percentage; or
2) the Maximum Amount for this Benefit.

The Air Bag Benefit is the lesser of:
1) an amount resulting from multiplying Your amount of Principal Sum by the Air Bag Benefit Percentage; or
2) the Maximum Amount for this Benefit.
If it cannot be determined that You were wearing a Seat Belt at the time of Accident, a Minimum Benefit will be payable under the Seat Belt Benefit.

**Accident**, for the purpose of this Benefit only, means the unintentional collision of a Motor Vehicle during which You were wearing a Seat Belt.

**Intoxicated** means:
1) the blood alcohol content;
2) the results of other means of testing blood alcohol level; or
3) the results of other means of testing other substances;
that meet or exceed the legal presumption of intoxication, or under the influence, under the law of the state where the accident occurred.

The specific amounts for this Benefit are shown in the Schedule of Insurance.

**Repatriation Benefit: When is the Repatriation Benefit payable?**
If You sustain an Injury that results in Loss of life payable under the Accidental Death and Dismemberment Benefit, We will pay an additional Repatriation Benefit, if the death occurs outside the territorial limits of the state or country of Your place of permanent residence.

This Benefit will be paid:
1) after We receive Proof of Loss, in accordance with the Proof of Loss provision; and
2) according to the General Provisions of The Policy.

The Repatriation Benefit will pay the least of:
1) the actual expenses incurred for:
   a) preparation of the body for burial or cremation; and
   b) transportation of the body to the place of burial or cremation;
2) the amount resulting from multiplying Your amount of Principal Sum by the Repatriation Benefit Percentage; or
3) the Maximum Amount for this Benefit.

The specific amounts for this Benefit are shown in the Schedule of Insurance.

**Felonious Assault Benefit: When is the Felonious Assault Benefit payable?**
If You sustain an Injury that results in Loss payable under the Accidental Death and Dismemberment Benefit, We will pay an additional Felonious Assault Benefit, if Injury is the result of a Felonious Assault.

This Benefit will be paid:
1) after We receive Proof of Loss, in accordance with the Proof of Loss provision; and
2) according to the General Provisions of The Policy.

The Felonious Assault Benefit will pay the lesser of:
1) the amount resulting from multiplying Your amount of Principal Sum by the Felonious Assault Percentage; or
2) the Maximum Amount for this Benefit.

**Felonious Assault** means a violent or criminal act directed at You during the course of:
1) a robbery, kidnapping or criminal assault; or
2) an attempt at any of the above;
which constitutes a felony under the law.

The Felonious Assault Benefit will not pay for a Loss that results from a Felonious Assault committed by:
1) a member of Your family; or
2) a member of the household in which You live.

The specific amounts for this Benefit are shown in the Schedule of Insurance.

**Child Education Benefit: When is the Child Education Benefit payable?**
If You sustain an Injury that results in Loss of life payable under the Accidental Death and Dismemberment Benefit, We will pay an additional Child Education Benefit to Your Dependent Child(ren).
This Benefit will be paid:
1) after We receive proof that your Dependent Child(ren) qualify as a Student, as defined in this Benefit; and
2) according to the General Provisions of The Policy.

If You die, the Child Education Benefit provides an annual amount equal to the lesser of:
1) the amount resulting from multiplying Your Principal Sum by the Child Education Percentage; or
2) the Maximum Amount for this Benefit.

The Child Education Benefit is payable to each of Your Dependent Child(ren):
1) on the date; and
2) for whom;
We have received proof satisfactory to Us that he or she is a Student.

If he or she is a minor, We will pay the benefit to the Student’s legal guardian.

We will pay the Child Education Benefit to a qualifying Student until the first to occur of:
1) Our payment of the fourth Child Education Benefit to or on behalf of that person; or
2) the end of the 12th consecutive month during which We have not received proof satisfactory to Us that he or she
is a Student.

We will not pay more than one Child Education Benefit to any one Student during any one school year.

We will pay the Minimum Amount for this Benefit in accordance with the Claims to be Paid provision of The Policy if:
1) a Principal Sum is payable because of Your death; and
2) no person qualifies as a Student.

Student means Your Dependent Child(ren) who is covered on the date of Your death and:
1) is a full-time (at least 12 course credit hours per semester) post-high school student at an accredited institution of
learning on the date of Your death; or
2) became a full-time (at least 12 course credit hours per semester) post-high school student at an accredited
institution of learning within 365 days after Your death and was a student in the 12th grade on the date of Your
death.

If the institution establishes full-time status in any other manner, We reserve the right to determine whether the student
qualifies as a Student.

The specific amounts for this Benefit are shown in the Schedule of Insurance.

Day Care Benefit: When is the Day Care Benefit payable?
If You sustain an Injury that results in Loss of life payable under the Accidental Death and Dismemberment Benefit, We
will pay an additional Day Care Benefit for each of your Children if such Child is under age 7 at the time of Your death.

This Benefit will be paid:
1) after We receive proof of enrollment in a Day Care Program as described in this Benefit; and
2) according to the General Provisions of The Policy.

We will make one Day Care Benefit payment each year, for a maximum of 4 Day Care Benefit payments, for each Child. The Benefit will be paid to the person who has primary responsibility for the Child’s Day Care expenses.

Proof of enrollment satisfactory to Us for each Child in a Day Care Program includes, but will not be limited to, the
following:
1) a copy of the Child's approved enrollment application in a Day Care Program;
2) cancelled check(s) evidencing payment to a Day Care facility or Day Care provider;
3) a letter from the Day Care facility or Day Care provider stating that the Child:
   a) is attending a Day Care Program; or
   b) has been enrolled in a Day Care Program and will be attending within 365 days of the date of the death.
Proof of enrollment must be sent to Us prior to the last day of the 12th month following the date of death.

If you die, the Day Care Benefit provides an annual amount equal to the lesser of:
1) the amount resulting from multiplying Your Principal sum by the Day Care Benefit Percentage; or
2) the Maximum Amount for this Benefit.

We will pay the Minimum Amount for this Benefit in accordance with the Claims to be Paid provision for payment of benefits for Loss of life if:
1) a Principal Sum is payable because of Your death; and
2) no person qualifies as a Child eligible for the Day Care Benefit.

**Day Care or Day Care Program** means a program of child care which:
1) is operated in a private home, school or other facility;
2) provides, and makes a charge for, the care of children; and
3) is licensed as a day care center or is operated by a licensed day care provider, if such licensing is required by the state or jurisdiction in which it is located; or
4) if licensing is not required, provides childcare on a daily basis for 12 months a year.

**Child** means Your unmarried child, stepchild, legally adopted child, child in the process of adoption or foster child who is less than age 7 and primarily dependent on You for financial support and maintenance.

The specific amounts for this Benefit are shown in the Schedule of Insurance.

**Rehabilitation Benefit: When is the Rehabilitation Benefit payable?**
If You sustain an Injury which results in a Loss other than Loss of life, payable under the Accidental Death and Dismemberment Benefit, We will pay an additional Rehabilitation Benefit for Rehabilitative Program Expenses Incurred within one (1) year of the date of accident.

This Benefit will be paid:
1) after We receive proof of Expenses Incurred for a Rehabilitative Program, in accordance with the Proof of Loss provision; and
2) according to the General Provisions of The Policy.

The Rehabilitation Benefit provides an amount equal to the least of:
1) the actual Expense Incurred for a Rehabilitative Program;
2) the amount resulting from multiplying Your amount of Principal Sum by the Rehabilitation Benefit Percentage; or
3) the Maximum Amount for this Benefit.

**Rehabilitative Program** means any training which:
1) is required due to Your Injury; and
2) prepares You for an occupation for which you were not previously trained.

**Expense Incurred** means the actual cost of:
1) training; and
2) materials needed for the training.

The specific amounts for this Benefit are shown in the Schedule of Insurance.

**Spouse Education Benefit: When is the Spouse Education Benefit payable?**
If You sustain an Injury that results in a Loss of life, payable under the Accidental Death and Dismemberment Benefit, We will pay an additional Spouse Education Benefit to Your surviving Spouse.

This Benefit will be paid:
1) after We receive proof satisfactory to Us that the Spouse has enrolled in an Occupational Training program; and
2) according to the General Provisions of The Policy.

The Spouse Education Benefit is the least of:
1) the Expense incurred for Occupational Training; 
2) the amount resulting from multiplying Your Principal Sum by the Spouse Education Benefit Percentage; or
3) the Maximum Amount for this Benefit.

If a Principal Sum is payable because of Your death and there is no surviving Spouse, We will pay the Minimum Amount for this Benefit in accordance with the Claims to be Paid provision.
Your surviving Spouse must enroll in Occupational Training:
1) for the purpose of obtaining an independent source of income; and
2) within one (1) year of Your death.

**Occupational Training** means any:
1) education;
2) professional; or
3) trade training;
program which prepares the Spouse for an occupation for which he or she was not previously qualified.

**Expense Incurred** means:
1) the actual tuition charged, exclusive of room and board; and
2) the actual cost of the materials needed;
for the Occupational Training.
The expense must be incurred within two (2) years of the date of Your death.

The specific amounts for this Benefit are shown in the Schedule of Insurance.

**Adaptive Home and Vehicle Benefit: When is the Adaptive Home and Vehicle Benefit payable?**
If You sustain an Injury that results in a Loss, other than a Loss of life, payable under the Accidental Death and Dismemberment Benefit, We will pay an additional Adaptive Home and Vehicle Benefit.

This Benefit will be paid:
1) after We receive Proof of Loss, in accordance with the Proof of Loss provision; and
2) according to the General Provisions of The Policy.

The Adaptive Home and Vehicle Benefit pays a benefit for the one-time cost of alterations to Your:
1) principal residence; and/or
2) private automobile;
to make the residence accessible and/or the private automobile drivable or rideable for him or her. The costs must be incurred within two years from the date of accident.

We will pay the Adaptive Home and Vehicle Benefit if:
1) such home alterations are:
   a) made by a person or persons with experience in such alterations; and
   b) recommended by a recognized organization associated with the Injury; and/or
2) such vehicle modifications are:
   a) carried out by a person or persons with experience in such matters; and
   b) approved by the Department of Motor Vehicles.

The Adaptive Home and Vehicle Benefit will provide an amount equal to the least of:
1) the actual cost of the alterations;
2) the amount resulting from multiplying Your amount of Principal Sum by the Adaptive Home and Vehicle Benefit Percentage; or
3) the Maximum Amount for this Benefit.

The specific amounts for this Benefit are shown in the Schedule of Insurance.

**Coma Benefit: When is the Coma Benefit payable?**
If, as the result of an Injury, You:
1) are in a Coma within 31 days from the date of accident; and
2) remain continuously in a Coma for at least the number of days shown as the Waiting Period;
We will pay 1% of the Coma Maximum Benefit Amount for each month after the Waiting Period that You remain in a Coma.

This Benefit will be paid:
1) after We receive Proof of Loss, in accordance with the Proof of Loss provision; and
2) according to the General Provisions of The Policy.
We will pay the benefit until the earliest to occur of:
1) the end of the month in which You die.
2) the end of the month in which You recover from the Coma; or
3) when the total payment equals the Coma Maximum Benefit Amount.

The Coma Maximum Benefit equals Your amount of Principal Sum less all other payments under the Policy for the Injury.

Coma means complete and continuous:
1) unconsciousness; and
2) inability to respond to external or internal stimuli, as verified by a Physician.

The specific amounts for this Benefit are shown in the Schedule of Insurance.

**Critical Burn Benefit: When is the Critical Burn Benefit payable?**
If You are Critically Burned and require reconstructive surgery as determined by a Physician, We will pay a Critical Burn Benefit.

This Benefit will be paid:
1) after We receive Proof of Loss, in accordance with the Proof of Loss provision; and
2) according to the General Provisions of The Policy.

The Critical Burn Benefit is an amount equal to the least of:
1) the actual cost for the expense of the reconstructive surgery;
2) the amount resulting from multiplying Your amount of Principal Sum by the Critical Burn Percentage; or
3) the Maximum Amount for this Benefit.

No benefit is payable under this Benefit for any Loss which has been paid to You under the Accidental Death and Dismemberment Benefit.

Critically Burned means You suffered burns which:
1) are certified by a Physician as more severe than second degree burns; and
2) result in scarring over at least 25% of the body which will last indefinitely and can only be corrected through reconstructive surgery.

The specific amounts for this Benefit are shown in the Schedule of Insurance.

**Therapeutic Counseling Benefit: When is the Therapeutic Counseling Benefit payable?**
If You sustain an Injury that results in a Loss, other than Loss of life, that is payable under the Accidental Death and Dismemberment Benefit, We will pay an additional Therapeutic Counseling Benefit if You require Therapeutic Counseling due to the Loss.

This Benefit will be paid:
1) after We receive Proof of Loss, in accordance with the Proof of Loss provision; and
2) according to the General Provisions of The Policy.

Therapeutic Counseling must:
1) begin within 90 days of the date of the Loss; and
2) be incurred no later than one year from the date of the Loss.

The Therapeutic Counseling Benefit is an amount equal to the least of:
1) the Reasonable Expenses incurred for Therapeutic Counseling;
2) the amount resulting from multiplying Your amount of Principal Sum by the Therapeutic Counseling Percentage; or
3) the Maximum Amount for this Benefit.

Therapeutic Counseling means treatment or counseling provided by a licensed therapist or counselor registered or certified to provide psychological treatment or counseling.

Reasonable Expenses means fees and prices which do not exceed those generally charged for similar Therapeutic Counseling in the local area where such Therapeutic Counseling was received. For purposes of this benefit, We reserve
the right to determine Reasonable Expenses. A Reasonable Expense is considered to be incurred on the date the Therapeutic Counseling is rendered.

The specific amounts for this Benefit are shown in the Schedule of Insurance.

**Loss of Use Benefit:**  *When is the Loss of Use Benefit payable?*
If You sustain an Injury which results in any of the following Losses within 90 days of the date of accident, We will pay Your amount of Principal Sum, or a portion of such Principal Sum, as shown opposite the Loss.

This Benefit will be paid:
1) after We receive Proof of Loss, in accordance with the Proof of Loss provision; and
2) according to the General Provisions of The Policy.

We will not pay more than the Principal Sum, to any one person, under this Benefit and the Accidental Death and Dismemberment Benefit combined for all Losses due to the same accident.

Your amount of Principal Sum is shown in the Schedule of Insurance.

For Loss of Use of:  
<table>
<thead>
<tr>
<th>Benefit Amount</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Four Entire Limbs</td>
<td>Principal Sum</td>
</tr>
<tr>
<td>Three Entire Limbs</td>
<td>Three-Quarters of Principal Sum</td>
</tr>
<tr>
<td>Two Entire Limbs</td>
<td>Two-Thirds of Principal Sum</td>
</tr>
<tr>
<td>One Entire Limb</td>
<td>One Half of Principal Sum</td>
</tr>
</tbody>
</table>

**Entire Limb** means with regard to:
1) the arm, the total area from shoulder joint to finger tips;
2) the leg, the total area from hip joint to toes.

**Loss of Use** means total paralysis of an Entire Limb or Limbs which:
1) has continued without interruption for a period of not less than 12 consecutive months; and
2) is determined by a Physician to be permanent, complete and irreversible.

**EXCLUSIONS**

Exclusions: (applicable to all benefits except the Life Insurance, Accelerated Benefit):  *What losses are not covered?*

The Policy does not cover any loss caused or contributed to by:
1) intentionally self-inflicted Injury;
2) war or act of war, whether declared or not;
3) Injury sustained while on full-time active duty as a member of the armed forces (land, water, air) of any country or international authority;
4) Injury sustained while taking drugs, including but not limited to sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless as prescribed by or administered by a Physician;
5) Injury sustained while committing or attempting to commit a felony; or
6) Injury sustained while Intoxicated.

Intoxicated means:
1) the blood alcohol content;
2) the results of other means of testing blood alcohol level; or
3) the results of other means of testing other substances;
that meet or exceed the legal presumption of intoxication, or under the influence, under the law of the state where the accident occurred.

**GENERAL PROVISIONS**

**Notice of Claim:**  *When should I notify the Company of a claim?*

You, or the person who has the right to claim benefits, must give Us, written notice of a claim within 30 days after:
1) the date of death; or
2) the date of loss.

If notice cannot be given within that time, it must be given as soon as reasonably possible after that. Such notice must include the claimant’s name, address and the Policy Number.

Claim Forms: Are special forms required to file a claim?
We will send forms to the claimant to provide Proof of Loss, within 15 days of receiving a Notice of Claim. If We do not send the forms within 15 days, the claimant may submit any other written proof which fully describes the nature and extent of the claim.

Proof of Loss: What is Proof of Loss?
Proof of Loss may include, but is not limited to, the following:

1) a completed claim form;
2) a certified copy of the death certificate (if applicable);
3) Your Beneficiary Designation (if applicable);
4) documentation of:
   a) the date Your Disability began;
   b) the cause of Your Disability; and
   c) the prognosis of Your Disability;
5) any and all medical information, including x-ray films and photocopies of medical records, including histories, physical, mental or diagnostic examinations and treatment notes;
6) the names and addresses of all:
   a) Physicians or other qualified medical professionals You have consulted;
   b) hospitals or other medical facilities in which You have been treated; and
   c) pharmacies which have filled Your prescriptions within the past three years;
7) Your signed authorization for Us to obtain and release medical, employment and financial information (if applicable); or
8) Any additional information required by Us to adjudicate the claim.

All proof submitted must be satisfactory to Us.

Sending Proof of Loss: When must Proof of Loss be given?
Written Proof of Loss:

1) with respect to the Life Insurance Benefits, should be sent within 90 days; and
2) with respect to the Accidental Death and Dismemberment Benefits, must be sent within 90 days;

after the loss. All Proof of Loss should be sent to Us. However, all claims should be submitted to Us within 90 days of the date coverage ends.

If proof is not given by the time it is due, it will not affect the claim if:

1) it was not possible to give proof within the required time; and
2) proof is given as soon as possible.

Physical Examination and Autopsy: Can We have a claimant examined or request an autopsy?
While a claim is pending We have the right at Our expense:

1) to have the person who has a loss examined by a Physician when and as often as We reasonably require; and
2) to have an autopsy performed in case of death where it is not forbidden by law.

Claim Payment: When are benefit payments issued?
When We determine that benefits are payable, We will pay the benefits in accordance with the Claims to be Paid provision, but not more than 15 days after such Proof of Loss is received, but not more than 15 days after such Proof of Loss is received.

Claims to be Paid: To whom will benefits for my claim be paid?
Life Insurance Benefits and benefits for loss of life under the Accidental Death and Dismemberment Benefits will be paid in accordance with the life insurance Beneficiary Designation.

If no beneficiary is named, or if no named beneficiary survives You, We may, at Our option, pay:

1) the executors or administrators of Your estate; or
2) all to Your surviving spouse; or
3) if Your spouse does not survive You, in equal shares to Your surviving Children; or
4) if no child survives You, in equal shares to Your surviving parents.
In addition, We may, at Our option, pay a portion of Your Life Insurance Benefit up to $500 to any person equitably entitled to payment because of expenses from Your burial. Payment to any person, as shown above, will release Us from liability for the amount paid.

If any beneficiary is a minor, We may pay his or her share, until a legal guardian of the minor’s estate is appointed, to a person who at Our option and in Our opinion is providing financial support and maintenance for the minor. We will pay:
1) $200 at Your death; and
2) monthly installments of not more than $200.

Payment to any person as shown above will release Us from all further liability for the amount paid.

We will pay the Life Insurance Benefit at Your Dependents’ death to You, if living. Otherwise, it will be paid, at Our option, to Your surviving Spouse or the executor or administrator of Your estate.

If benefits are payable and meet Our guidelines, then We may pay benefits into a draft book account (checking account) which will be owned by:
1) You, if living; or
2) Your beneficiary, in the event of Your death.

The account owner may elect a lump sum payment by writing a check for the full amount in the account. However, an account will not be established for:
1) a benefit payable to Your estate; or
2) an Accidental Death and Dismemberment Principal Sum that is less than $10,000.
We will make any payments, other than for loss of life, to You. We may make any such payments owed at Your death to Your estate. If any payment is owed to:

1) Your estate;
2) a person who is a minor; or
3) a person who is not legally competent,
then We may pay up to $1,000 to a person who is related to You and who, at Our sole discretion, is entitled to it. Any such payment shall fulfill Our responsibility for the amount paid.

**Beneficiary Designation:** How do I designate or change my beneficiary?
You may designate or change a beneficiary by doing so in writing on a form satisfactory to Us and filing the form with the Employer. Only satisfactory forms sent to the Employer prior to Your death will be accepted.

Beneficiary designations will become effective as of the date You signed and dated the form, even if You have since died. We will not be liable for any amounts paid before receiving notice of a beneficiary change from the Employer.

In no event may a beneficiary be changed by a Power of Attorney.

**Claim Denial:** What notification will my Beneficiary or I receive if a claim is denied?
If a claim for benefits is wholly or partly denied, You or Your Beneficiary will be furnished with written notification of the decision. This written notification will:

1) give the specific reason(s) for the denial;
2) make specific reference to the provisions on which the denial is based;
3) provide a description of any additional information necessary to perfect a claim and an explanation of why it is necessary; and
4) provide an explanation of the review procedure.

**Claim Appeal:** What recourse do my Beneficiary or I have if a claim is denied?
On any claim, the claimant or his or her representative may appeal to Us for a full and fair review. To do so, he or she:

1) must request a review upon written application within:
   a) 180 days of receipt of claim denial if the claim requires Us to make a determination of disability; or
   b) 60 days of receipt of claim denial if the claim does not require Us to make a determination of disability; and
2) may request copies of all documents, records, and other information relevant to the claim; and
3) may submit written comments, documents, records and other information relating to the claim.

We will respond in writing with Our final decision on the claim.

**Incontestability:** When can The Policy be contested?
Except for non-payment of premiums, the Life Insurance Benefit of The Policy cannot be contested after two years from the Policy Effective Date. This provision does not apply to the Accidental Death and Dismemberment benefit(s).

No statement made by You relating to Your insurability will be used to contest the insurance for which the statement was made after the insurance has been in force for two years during Your lifetime. In order to be used, the statement must be in writing and signed by You.

No statement made relating to Your Dependents being insurable will be used to contest the insurance for which the statement was made after the insurance has been in force for two years during the Dependent's lifetime. In order to be used, the statement must be in writing and signed by You or Your representative.

**Assignment:** Are there any rights of assignment?
Except for the dismemberment benefits under the Accidental Death and Dismemberment Benefit, You have the right to absolutely assign Your rights and interest under The Policy including, but not limited to the following:

1) the right to make any contributions required to keep the insurance in force;
2) the right to convert; and
3) the right to name and change a beneficiary.

We will recognize any absolute assignment made by You under The Policy, provided:

1) it is duly executed; and
2) a copy is acknowledged and on file with Us.
We and the Policyholder assume no responsibility:
1) for the validity or effect of any assignment; or 
2) to provide any assignee with notices which We may be obligated to provide to You.

You do not have the right to collateral assign Your rights and interest under The Policy.

**Legal Actions:** *When can legal action be taken against Us?*

Legal action cannot be taken against Us:
1) sooner than 60 days after the date Proof of Loss is furnished; or 
2) more than 3 years after the date Proof of Loss is required to be furnished according to the terms of The Policy.

**Workers’ Compensation:** *How does The Policy affect Workers’ Compensation coverage?*

The Policy does not replace Workers’ Compensation or affect any requirement for Workers’ Compensation coverage.

**Insurance Fraud:** *How does the Company deal with fraud?*

Insurance fraud occurs when You, Your Dependents and/or Your Employer provide Us with false information or file a claim for benefits that contains any false, incomplete or misleading information with the intent to injure, defraud or deceive Us. It is a crime if You, Your Dependents and/or Your Employer commit insurance fraud. We will use all means available to Us to detect, investigate, deter and prosecute those who commit insurance fraud. We will pursue all available legal remedies if You, Your Dependents and/or Your Employer perpetrate insurance fraud.

**Misstatements:** *What happens if facts are misstated?*

If material facts about You or Your Dependents were not stated accurately:
1) the premium may be adjusted; and 
2) the true facts will be used to determine if, and for what amount, coverage should have been in force.

**DEFINITIONS**

**Active Employee** means an employee who works for the Employer on a regular basis in the usual course of the Employer's business. This must be at least the number of hours shown in the Schedule of Insurance.

**Actively at Work** means at work with Your Employer on a day that is one of Your Employer's scheduled workdays. On that day, You must be performing for wage or profit all of the regular duties of Your job:
1) in the usual way; and 
2) for Your usual number of hours.

We will also consider You to be Actively At Work on any regularly scheduled vacation day or holiday, only if You were Actively At Work on the preceding scheduled work day.

**Commissions** means the annual average of commissions You received from Your Employer over:
1) the 1 calendar year period immediately prior to the date You were last Actively at Work; or 
2) the total period of time You worked for Your Employer, if less than the above period.

**Common Carrier** means a conveyance operated by a concern, other than the Policyholder, organized and licensed for the transportation of passengers for hire and operated by that concern.

**Contributory Coverage** means coverage for which You are required to contribute toward the cost. Contributory Coverage is shown in the Schedule of Insurance.
Dependent Child(ren) means:
1) Your children, stepchildren, legally adopted children; or
2) any other children related to You by blood or marriage or domestic partnership
provided such children are:
1) from live birth but not yet 26 years; or
2) age 26 or older and disabled. Such children must have become disabled before attaining age 26. You must
submit proof, satisfactory to Us, of such children’s disability.

Dependents means Your Spouse and Your Dependent Child(ren). A dependent must be a citizen or legal resident of the
United States, its territories and protectorates. Any person who is in full-time military service cannot be a dependent.

Earnings means Your regular annual rate of pay, not counting bonuses, commissions and tips and tokens, overtime pay
or any other fringe benefits or extra compensation, in effect on the date You were last Actively at Work.

Employer means the Policyholder.

Injury means bodily injury resulting:
1) directly from an accident; and
2) independently of all other causes;
which occurs while You are covered under The Policy.

Loss resulting from:
1) sickness or disease, except a pus-forming infection which occurs through an accidental wound; or
2) medical or surgical treatment of a sickness or disease;
is not considered as resulting from Injury.

Motor Vehicle means a self-propelled, four (4) or more wheeled:
1) private passenger: car, station wagon, van or sport utility vehicle;
2) motor home or camper; or
3) pick-up truck;
not being used as a Common Carrier.

A Motor Vehicle does not include farm equipment, snowmobiles, all-terrain vehicles, lawnmowers or any other type of
equipment vehicles.

Non-Contributory Coverage means coverage for which You are not required to contribute toward the cost. Non-
Contributory Coverage is shown in the Schedule of Insurance.

Normal Retirement Age means the Social Security Normal Retirement Age under the most recent amendments to the
United States Social Security Act. It is determined by Your date of birth, as follows:

<table>
<thead>
<tr>
<th>Year of Birth</th>
<th>Normal Retirement Age</th>
<th>Year of Birth</th>
<th>Normal Retirement Age</th>
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<tbody>
<tr>
<td>1937 or before</td>
<td>65</td>
<td>1955</td>
<td>66 + 2 months</td>
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<tr>
<td>1938</td>
<td>65 + 2 months</td>
<td>1956</td>
<td>66 + 4 months</td>
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<tr>
<td>1939</td>
<td>65 + 4 months</td>
<td>1957</td>
<td>66 + 6 months</td>
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<td>1940</td>
<td>65 + 6 months</td>
<td>1958</td>
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<td>1941</td>
<td>65 + 8 months</td>
<td>1959</td>
<td>66 + 10 months</td>
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<tr>
<td>1942</td>
<td>65 + 10 months</td>
<td>1960 or after</td>
<td>67</td>
</tr>
<tr>
<td>1943 through 1954</td>
<td>66</td>
<td></td>
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</tr>
</tbody>
</table>

Physician means a person who is:
1) a doctor of medicine, osteopathy, psychology or other legally qualified practitioner of a healing art that We
recognize or are required by law to recognize;
2) licensed to practice in the jurisdiction where care is being given;
3) practicing within the scope of that license; and
4) not Related to You by blood or marriage.

Prior Policy means the group life insurance Policy carried by Your Policyholder on the day before the Policy Effective
Date and will only include the coverage which is transferred to Us.
**Related** means Your spouse, or someone in a similar relationship in law to You, or other adult living with You, or Your sibling, parent, step-parent, grandparent, aunt, uncle, niece, nephew, son, daughter, or grandchild.

**Spouse** means Your spouse who is not legally separated or divorced from You.

**The Policy** means the policy which We issued to the Policyholder under the Policy Number shown on the face page.

**We, Us or Our** means the insurance company named on the face page of The Policy.

**You or Your** means the person to whom this certificate is issued.
AMENDATORY RIDER

This rider is attached to all certificates given in connection with The Policy and is effective on The Policy Effective Date.

This rider is intended to amend Your certificate, as indicated below, to comply with the laws of Your state of residence. Only those references to benefits, provisions or terms actually included in Your certificate will affect Your coverage. In addition, any reference made herein to Dependent coverage will only apply if Dependent coverage is provided in Your certificate.

For California residents:
1) The following is added to the definition of Spouse:
   Spouse will also include an individual who is in a registered domestic partnership with You in accordance with California law. References to Your marriage or divorce will include Your registered domestic partnership or dissolution of Your registered domestic partnership.
2) The following is added to the definition of Dependent Child(ren):
   Dependent Child(ren) will also include child(ren) of Your California registered domestic partner.

For Colorado residents, the Suicide provision will only exclude amounts of life insurance in effect within the first year of coverage or within the first year following an increase in coverage.

For Louisiana residents:
1) The definition of Dependent Child(ren) is replaced by the following:
   Dependent Child(ren) means:
   1) Your unmarried children, stepchildren, legally adopted children;
   2) unmarried child who is placed in your home pursuant to an adoption placement agreement; executed with a licensed adoption agency (from the date of placement in your home);
   3) an unmarried child who is placed in your home following execution of an act of voluntary surrender (as of the date on which the act of voluntary surrender becomes irrevocable);
   4) your unmarried grandchild who is in your legal custody;
   5) any other children related to You by blood or marriage who live with You in a regular parent-child relationship;
   provided such children are primarily dependent upon You for financial support and maintenance and are:
   1) from live birth to age 21 years;
   2) age 21, but under age 24, and in full-time attendance at an accredited institution of learning. If a student is attending a Louisiana vocational, technical, vocational-technical, or trade school or institute on a full-time basis, as defined by the institution, then we will consider the student to have satisfied the requirements of full-time attendance for The Policy;
   3) Coverage will be continued for a child up to age 24 who is deemed to be unable to attend school full-time due to a mental or nervous condition, problem or disorder; or
   4) age 21 or older and disabled. Such children must have become disabled before attaining age 21. You must submit proof, satisfactory to Us, of such children’s disability.
2) The definition of Dependent is replaced by the following:
   Dependent means Your Spouse and Your Dependent Child(ren). A dependent must be a citizen or legal resident of the United States, its territories and protectorates. Any person who is in full-time military service cannot be a dependent, unless that person is subsequently called to military service and any required premium is paid.
3) Any and all references to Domestic Partners are hereby deleted.
4) The age limit stated in the Continuation for Dependent Children with Disabilities provision is increased to 21, if less than 21.
5) The following provision is added to the Period of Coverage provisions:

Reinstatement after Military Service: If:
1) Your coverage terminates because You enter active military service; and
2) You are rehired within 12 months of the date Your coverage terminated/within 12 months of the date You return from active military service;
then coverage for You and Your previously covered Dependent Spouse/Dependents may be reinstated, provided You request such reinstatement within 31 days of the date You return to work. The reinstated coverage will:
1) be the same coverage amounts in force on the date coverage terminated; and
2) not be subject to any Waiting Period for Coverage, Evidence of Insurability or Pre-existing Conditions Limitations; and
3) be subject to all the terms and provisions of The Policy.

6) The last paragraph of the Claims to be Paid provision is replaced by the following:
In addition, We may, at Our option, pay a portion of Your Life Insurance Benefit up to $500 to any person equitably entitled to payment because of expenses from Your funeral or other expenses incident to Your last illness or death. Payment to any person, as shown above, will release Us from liability for the amount paid.

7) The exclusion for the Seatbelt and Air Bag benefit is replace by the following:
The Seat Belt and Air Bag Benefit will not be payable if the injured person is operating the Motor Vehicle at the time of Injury while:
1) Intoxicated; or
2) under the influence of narcotics, unless administered on the advice of a physician.

8) The drug exclusion in the Accidental Death and Dismemberment Exclusions is replaced by the following:
Injury sustained while under the influence of narcotics, unless administered on the advice of a Physician;

For Minnesota residents:
1) The term "granted military leave of absence" in the Military Leave of Absence portion of the Continuation Provisions section, is amended to "documented military leave of absence."
2) The following applies to You if there are more than 25 residents of Minnesota who are covered under The Policy and those 25 residents constitute 25% or more of the total number of people covered under The Policy: The provision titled "Lay Off" is deleted from the Continuation Provisions and is replaced by the following:

Lay Off: If You are voluntarily or involuntarily terminated or Laid Off, You may elect to continue Your coverage by making monthly premium payments to the Employer for the cost of continued coverage. You must elect this continued coverage within 60 days from:
1) the date Your coverage would otherwise terminate; or
2) the date You receive a written notice of Your right to continue coverage;
whichever is later. The amount of premium charged may not exceed 102% of the premium paid, either by You or the Employer, for life insurance coverage for an Active Employee. The Employer will inform You of:
1) Your right to continue coverage;
2) the amount of monthly premium; and
3) how, where and by when payment must be made.
Upon request, the Employer will provide You Our written verification of the cost of coverage. Coverage will continue until the first to occur of:
1) the date You are covered under another group policy; or
2) the last day of the 18th month following the date of termination or layoff.
At the end of such 18 month period, You may exercise the Conversion Right if You do so within the time limits described in such provision. However, in lieu of conversion coverage You may accept a policy providing reduced benefits at a reduced premium rate. Minnesota law requires that if Your coverage ends because the Employer fails:
1) to notify You of Your right to continue coverage; or
2) to pay the premium after timely receipt;
the Employer will be liable for benefit payments to the extent We would have been liable had You still been covered. Lay Off means that there is a reduction in the number of hours You work for the Employer so that You are no longer eligible for coverage. The term termination does not include discharge for gross misconduct but does include retirement.
3) the 7th paragraph of the Accelerated Benefit provision is deleted.
4) the 2nd, 3rd and 4th paragraphs of the Conversion Right provision are deleted.
The first sentence of the 5th paragraph of the **Claims to be Paid** provision is amended as follows: If benefits are payable and are greater than $15,000, then You or Your beneficiary may request that We pay benefits into a draft book account (checking account) which will be owned by:
1) You, if living; or
2) Your beneficiary, in the event of Your death.

For **Missouri** residents:
1) The time periods stated in the **Conditions for Qualification** and the **Benefit Payable before Approval of Waiver of Premium** provisions are changed to 180 days, if greater than 180 days.
2) The following language is added to the **When Premiums are Waived** provision:
   If Waiver of Premium is approved, it will be retroactive to the date the disability began. Premiums will be waived retrospectively once You have completed the 180 day waiting period.
3) The first sentence of the **Suicide** provision is replaced by the following:
   If You or Your Dependent commit suicide, We will not pay any Supplemental Amount of Life Insurance or Supplemental Amount of Dependent Life Insurance for the deceased person which was elected within the 2 year period immediately prior to the date of death if We can show that the deceased person intended suicide when coverage was elected.

For **Montana** residents:
1) The time period stated in the **Conversion Right** provision is changed to 3 years, if greater than 3 years.
2) The dollar amount stated in the **Conversion Right** provision is changed to $10,000, if less than $10,000.
3) The 2nd paragraph of the **Conversion Policy Provisions** is deleted.
4) The dollar amount stated in the second paragraph of the **Claims to be Paid** provision is changed to $500, if not $500.
5) The following provision is added to the **Claims to be Paid** provision.
   **Payable Interest:** Is interest payable on death claims?
   Claims payable for loss of life will be paid within 60 days of the date due proof is received. If the claim is paid more than 30 days after the date due proof is received, the amount payable will include interest. Interest will be paid at the discount rate, on 90-day commercial paper, in effect at the Federal Reserve Bank in the Ninth Federal Reserve District on the date due proof is received.

For **New Hampshire** residents:
1) The **Waiver of Premium and Disability Extension** provision or the **Disability Extension** provision is deleted
2) The following is added to the end of the first paragraph of the **Conversion** provision:
   The Notice of Conversion Right form will be mailed to You within 15 days after the Policy ceases. If notice is given more than 15 days after the Policy ceases, the time You have to convert will be extended for 15 days from the date notice was given.
3) The last sentence of the second paragraph of the **Conversion** provision is replaced by the following:
   However, unless you did not have notice, We will not accept requests for Conversion if they are received more than 91 days after Life Insurance terminates.
4) Item #3 in the second paragraph of the **Sending Proof of Loss** provision is deleted.
5) The dollar amount stated in the second paragraph of the **Claims to be Paid** provision is changed to $250, if not $250.

For **North Dakota** residents, the **Suicide** provision will only exclude amounts of life insurance in effect within the first year of coverage or within the first year following an increase in coverage.

For **South Carolina** residents:
1) The following is added to the **Physical Examinations and Autopsy** provision: “Such autopsy must take place in the state of South Carolina.”
2) The dollar amount stated in the second paragraph of the **Claims to be Paid** provision is changed to $2,000, if not $2,000.
For Vermont residents:

1) The Portability Provision does not apply.
2) The following Endorsement applies:

**Purpose:** This endorsement is intended to provide benefits for parties to a civil union. Vermont law requires that insurance contracts and policies offered to married persons and their families be made available to parties to a civil union and their families. In order to receive benefits in accordance with this endorsement, the civil union must have been established in the state of Vermont according to Vermont law.

**General Definitions, Terms, Conditions and Provisions:** The general definitions, terms, conditions or any other provisions of the policy, contract, certificate and/or riders and endorsements to which this mandatory endorsement is attached are hereby amended and superseded as follows:

1) Terms that mean or refer to a marital relationship or that may be construed to mean or refer to a marital relationship: such as "marriage", "spouse", "husband", "wife", "dependent", "next of kin", "relative", "beneficiary", "survivor", "immediate family" and any other such terms include the relationship created by a civil union.
2) Terms that mean or refer to a family relationship arising from a marriage such as "family", "immediate family", "dependent", "children", "next of kin", "relative", "beneficiary", "survivor" and any other such terms include the family relationship created by a civil union.
3) Terms that mean or refer to the inception or dissolution of a marriage, such as "date of marriage", "divorce decree", "termination of marriage" and any other such terms include the inception or dissolution of a civil union.
4) "Dependent" means a spouse, a party to a civil union, and/or a child or children (natural, stepchild, legally adopted or a minor who is dependent on the insured for support and maintenance) who is born to or brought to a marriage or to a civil union.
5) "Child or covered child" means a child (natural, step-child, legally adopted or a minor who is dependent on the insured for support and maintenance) who is born to or brought to a marriage or to a civil union.

Cautionary Disclosure: THIS RIDER IS ISSUED TO MEET THE REQUIREMENTS OF VERMONT LAW AS EXPLAINED IN THE "PURPOSE" PARAGRAPH OF THE RIDER. THE FEDERAL GOVERNMENT OR ANOTHER STATE GOVERNMENT MAY NOT RECOGNIZE THE BENEFITS GRANTED UNDER THIS RIDER. YOU ARE ADVISED TO SEEK EXPERT ADVICE TO DETERMINE YOUR RIGHTS UNDER THIS CONTRACT.

For Washington residents:

1) The Suicide provision is deleted in its entirety.
2) The following is added to the No Longer Terminally Ill provision:

**Dispute about Diagnosis:** If Your attending physician, and a physician appointed by Us, disagree on whether You are Terminally Ill, Our physician’s opinion will not be binding upon You. The two parties shall attempt to resolve the matter promptly and amicably. In case the disagreement is not resolved, You have the right to mediation or binding arbitration conducted by a disinterested third party who has no ongoing relationship with either. Any such arbitration shall be conducted in accordance with the laws of the State of Washington. As part of the final decision, the arbitrator or mediator shall award the costs of the arbitrator to one party or the other, or may divide the costs equally or otherwise.

For Wisconsin residents:

1) The dollar amount stated in the Conversion Right provision is changed to $5,000, if not $5,000.
2) The dollar amounts stated in the second paragraph and the last paragraph of the Claims to be Paid provision are changed to $1,000, if not $1,000.

In all other respects, the Policy and certificates remain the same.

Signed for Hartford Life and Accident Insurance Company.

Richard G. Costello, Secretary

Thomas M. Marra, President
NOTICE TO POLICYHOLDERS

Insurance companies licensed to sell life insurance, health insurance, or annuities in the State of Utah are required by law to be members of an organization called the Utah Life and Disability Insurance Guaranty Association ("ULDIGA"). If an insurance company that is licensed to sell insurance in Utah becomes insolvent (bankrupt), and is unable to pay claims to its policyholders, the law requires ULDIGA to pay some of the insurance company's claims. The purpose of this notice is to briefly describe some of the benefits and limitations provided to Utah insureds by ULDIGA.

PEOPLE ENTITLED TO COVERAGE

You must be a Utah resident.
You must have insurance coverage under an individual or group policy.

POLICIES COVERED

ULDIGA provides coverage for certain life, disability (health) and annuity insurance policies.

EXCLUSIONS AND LIMITATIONS

Several kinds of insurance policies are specifically excluded from coverage. There are also a number of limitations to coverage. The following are not covered by ULDIGA:

- Coverage through an HMO
- Coverage by insurance companies not licensed in Utah.
- Self funded and self insured coverage provided by an employer that is only administered by an insurance company.
- Policies protected by another state’s guaranty association.
- Policies where the insurance company does not guarantee the benefits.
- Policies where the policyholder bears the risk under the policy.
- Reinsurance contracts.
- Annuity policies that are not issued to and owned by an individual, unless the annuity policy is issued to a pension benefit plan that is covered.
- Policies issued to entities that are not members of ULDIGA, including limited health plans, fraternal benefit societies, state pooling plans and mutual assessment companies.

LIMITS ON AMOUNT OF COVERAGE

Caps are placed on the amount ULDIGA will pay. These caps apply even if you are insured by more than one policy issued by the insolvent company. The maximum ULDIGA will pay is the amount of your coverage or $500,000 whichever is lower. Other caps also apply:

- $200,000 in net cash surrender values.
- $500,000 in life insurance death benefits (including cash surrender values).
- $500,000 in disability (health) insurance benefits.
- $200,000 in annuity benefits if the annuity is issued to and owned by an individual or the annuity is issued to a pension plan covering government employees.
- $5,000,000 in annuity benefits to the contract holder of annuities issued to pension plans covered by the law. (Other limitations apply).

Interest rates on some policies may be adjusted downward.
DISCLAIMER

PLEASE READ CAREFULLY:

COVERAGE FROM ULDIGA MAY BE UNAVAILABLE UNDER THIS POLICY, OR, IF AVAILABLE, IT MAY BE SUBJECT TO SUBSTANTIAL LIMITATIONS OR EXCLUSIONS. THE DESCRIPTION OF COVERAGE CONTAINED IN THIS DOCUMENT IS AN OVERVIEW. IT IS NOT A COMPLETE DESCRIPTION. YOU CANNOT RELY ON THIS DOCUMENT AS A DESCRIPTION OF COVERAGE. FOR A COMPLETE DESCRIPTION OF COVERAGE, CONSULT THE UTAH CODE, TITLE 31A, CHAPTER 28.

COVERAGE IS CONDITIONED ON CONTINUED RESIDENCY IN THE STATE OF UTAH.

THE PROTECTION THAT MAY BE PROVIDED BY ULDIGA IS NOT A SUBSTITUTE FOR CONSUMERS' CARE IN SELECTING AN INSURANCE COMPANY THAT IS WELL MANAGED AND FINANCIALLY STABLE.

INSURANCE COMPANIES AND INSURANCE AGENTS ARE REQUIRED BY LAW TO GIVE YOU THIS NOTICE. THE LAW DOES, HOWEVER, PROHIBIT THEM FROM USING THE EXISTENCE OF ULDIGA AS AN INDUCEMENT TO SELL YOU INSURANCE.

THE ADDRESS OF ULDIGA, AND THE INSURANCE DEPARTMENT ARE PROVIDED BELOW.

Utah Life and Disability Insurance Guaranty Association
955 E. Pioneer Road
Draper, UT 84020

Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
The Plan Described in this Booklet is Insured by the

Hartford Life and Accident Insurance Company
Simsbury, Connecticut
Member of The Hartford Insurance Group