

**RELIASTAR LIFE INSURANCE COMPANY
CERTIFICATE BOOKLET RIDER**

**BJC Health System d/b/a BJC Healthcare
67757-4GAT**

Your certificates B-13620 and B-13725 have been changed as follows. Please insert this rider in your certificate. This rider is subject to all of the terms of the Group Policy.

I. LIFE INSURANCE

The provision "Waiver of Life Insurance Premium Disability Benefit" under the Employee Insurance section is changed to read as follows:

Waiver of Life Insurance Premium Disability Benefit

ReliaStar Life waives your Life Insurance premium that becomes due while you are totally disabled. The premium will be waived if you satisfy certain conditions. If you are also covered under an employer-sponsored group long term disability income policy that is issued or administered by another company and while coverage for employees under the group life policy remains in force, then we will consider you to be totally disabled under the Waiver of Life Insurance Premium Disability Benefit regardless of the definition of disability under the other policy or plan during the same period that you are approved as disabled under the other policy or plan. The employer must provide us with proof of the other company's approval and information about the other policy or plan. If the employer does not provide us with this information, then this statement does not apply to the definition of total disability. When ReliaStar Life waives a premium, the amount of life insurance equals the amount that would have been provided if you had not become totally disabled. That amount will reduce or stop according to the Schedule of Benefits in effect on the date total disability begins.

When ReliaStar Life waives a premium it includes Life Insurance, Accelerated Death Benefit, and Waiver of Premium. It does not include AD&D Insurance, Dependent's Insurance, or any other benefits as elected under this certificate which were effective at the time of disability.

Conditions, Notice and Proof of Total Disability

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

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

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

- while you are living,
- while you are totally disabled, and
- within one year from the date total disability begins. If you cannot give ReliaStar Life notice within one year, your claim is still valid if you show you gave ReliaStar Life notice as soon as reasonably possible.

ReliaStar Life needs proof of your total disability before any premiums can be waived. ReliaStar Life may require you to have a physical exam by a doctor it chooses. ReliaStar Life pays for that exam. ReliaStar Life can only require one exam a year after premiums have been waived for 2 full years.

If you are approved as disabled under an employer-sponsored long term disability income policy or plan through another company, and the employer has provided us with proof of the other company's approval and information about the other policy or plan, then you do not need to provide proof of your total disability with the notice of claim.

When ReliaStar Life approves your proof of total disability, premiums are waived as of the date you became totally disabled. ReliaStar Life refunds, to the Policyholder, any premium paid for a period during which you were totally disabled. It is the Policyholder's responsibility to refund to you any part of the premium you paid.

If you met the definition of total disability due to your approval as disabled under an employer-sponsored long term disability income policy or plan through another company and your claim under this rider was approved, and then any of the events listed below occurs, then in order to continue your claim under this rider you will need to provide us with proof of your total disability under the terms of this rider without regard to the other policy or plan.

- Your benefits or coverage under the other policy or plan terminate for any reason.
- Coverage for employees under the group life policy terminates.
- The group life policy is amended to either terminate the Waiver of Life Insurance Premium Disability Benefit for employees or revise it so that the definition of total disability no longer refers to another company's policy or plan.
- The employer fails to provide us with information about your disability benefits or coverage under the other policy or plan when requested.

Termination of Waiver of Premium

ReliaStar Life stops waiving premiums on the earliest of the following dates:

- The date you are no longer totally disabled.
- The date you do not give ReliaStar Life proof of total disability when asked.
- The date you attain age 65.

If you are receiving disability benefits under an employer-sponsored long term disability income policy or plan through another company, this Waiver of Life Insurance Premium Disability Benefit applies to your life insurance regardless of the terms of the other policy or plan.

If ReliaStar Life stops waiving your premiums, your Life Insurance will stay in force only if all of the following conditions are met:

- The Life Insurance under the Group Policy is still in force.
- You are eligible for Employee's Insurance under the Group Policy.
- Your premium payments are resumed.

The amount of Life Insurance that stays in force will be the amount shown on the Schedule of Benefits in effect on the date your premium payments are resumed.

You will not be eligible to continue insurance under the portability option when ReliaStar Life stops waiving your premiums.

If you buy an individual policy under the Conversion Right of the Group Policy during the first year of your total disability, your Life Insurance may be restored. ReliaStar Life will cancel the individual policy as of its issue date if within 12 months of the date you become totally disabled you –

- file a claim under this provision and ReliaStar Life approves it, and
- surrender the individual policy without claim, except for refund of premium.

When ReliaStar Life cancels your individual policy, ReliaStar Life –

- refunds all premiums paid for the individual policy.
- restores your Life Insurance under the Group Policy.
- retains the beneficiary named under the individual policy as beneficiary under the Group Policy, unless you ask ReliaStar Life to change the beneficiary in writing.

II. EFFECTIVE DATE

This Certificate Booklet Rider is effective for you on the latest of the following dates:

- January 1, 2019.
- The effective date of your insurance.
- The date you return to active work if you are not actively at work on the date this Rider would otherwise start.



Registrar