YOUR GROUP LIFE INSURANCE PLAN

For Employees of
BJC Health System d/b/a BJC HealthCare
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Groups A, B & C
B-13620 (06-17)

C00TC
ReliaStar Life Insurance Company (ReliaStar Life) certifies that it has issued the Group Policy listed below to the Policyholder. All benefits are controlled by the terms and conditions of the Group Policy. The Group Policy is on file in the Policyholder's office. You may look at the Group Policy there.

<table>
<thead>
<tr>
<th>Group Policy Number</th>
<th>Policyholder</th>
</tr>
</thead>
<tbody>
<tr>
<td>67757-4GAT</td>
<td>BJC Health System d/b/a BJC HealthCare</td>
</tr>
</tbody>
</table>

The Dependent's Insurance part of this certificate applies to you only if you are insured for it.

Your beneficiary is the last beneficiary you named, according to the records on file in ReliaStar Life's Home Office or on file with the Plan Administrator, if applicable. You may change your beneficiary any time, according to the terms of the Group Policy.

The certificate summarizes and explains the parts of the Group Policy which apply to you. This certificate is not an insurance policy. In any case of differences or errors, the Group Policy rules.

This certificate replaces any other certificates ReliaStar Life may have given you under the Group Policy.

[Signature]
Registrar
## SCHEDULE OF BENEFITS

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

<table>
<thead>
<tr>
<th>Class</th>
<th>Amount of Life Insurance*</th>
<th>Full Amount of AD&amp;D Insurance*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group A: All full-time Physician Employees of Physician Groups, L.C.; Fairview Heights Medical Group, S.C.; Memorial Medical Group, LLC; M.S.A. Alliance, LLC; O.B. Practice, LLC; P.C. Associates, LLC; C.A. Group, LLC; or O.A. Associates, LLC</td>
<td>Your choice of: $50,000, $100,000, $250,000 or $500,000</td>
<td>Your choice of: $50,000, $100,000, $250,000 or $500,000</td>
</tr>
<tr>
<td>Group B: All part-time Physician Employees of Physician Groups, L.C.; Fairview Heights Medical Group, S.C.; Memorial Medical Group, LLC; M.S.A. Alliance, LLC; O.B. Practice, LLC; P.C. Associates, LLC; C.A. Group, LLC; or O.A. Associates, LLC</td>
<td>Your choice of: $50,000, $100,000 or $250,000</td>
<td>Your choice of: $50,000, $100,000 or $250,000</td>
</tr>
<tr>
<td>Group C: All full-time Nurse Practitioner Employees and Physician Assistant Employees of Physician Groups, L.C.; Fairview Heights Medical Group, S.C.; Memorial Medical Group, LLC; M.S.A. Alliance, LLC; O.B. Practice, LLC; P.C. Associates, LLC; C.A. Group, LLC; or O.A. Associates, LLC</td>
<td>The lesser of: 2 times your Basic Yearly Earnings or $1,000,000, with a minimum of $15,000</td>
<td>The lesser of: 2 times your Basic Yearly Earnings or $1,000,000, with a minimum of $15,000</td>
</tr>
<tr>
<td>Employees approved for portability</td>
<td>Approved ported amount, but the total amount of ported Basic and Supplemental Life will not exceed the lesser of 5 times Basic Yearly Earnings or $750,000</td>
<td>Approved ported amount, not to exceed ported Life amount</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Class</th>
<th>Amount of Life Insurance*</th>
<th>Full Amount of AD&amp;D Insurance*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Groups A, B &amp; C</td>
<td>Your choice of: 1, 2, 3, 4 or 5 times your Basic Yearly Earnings, but the total amount of Basic and Supplemental Life will not exceed $1,500,000</td>
<td>Your choice of: 1, 2, 3, 4 or 5 times your Basic Yearly Earnings, but the total amount of Basic and Supplemental AD&amp;D will not exceed $1,500,000</td>
</tr>
<tr>
<td>Employees approved for portability</td>
<td>Approved ported amount, but the total amount of ported Basic and Supplemental Life will not exceed the lesser of 5 times Basic Yearly Earnings or $750,000</td>
<td>Approved ported amount, not to exceed ported Life amount</td>
</tr>
</tbody>
</table>
*Beginning on and after your 70th birthday, ReliaStar Life decreases the amount of your insurance. ReliaStar Life pays a percentage of the amount otherwise payable as follows:
- From your 70th birthday to age 75, ReliaStar Life pays 55%,
- From your 75th birthday and after, ReliaStar Life pays 35%.

*Your minimum amount of ported coverage, including decreases, is $5,000 total Life Insurance and $5,000 total AD&D Insurance.

**Basic Yearly Earnings** – the yearly salary or wage you receive for work done for the Policyholder. It does not include bonuses, commissions, extra pay or overtime pay.

Annual Earnings are determined on each January 1 based on the Covered Person's salary in effect on the last pay period of the preceding September or the date the Covered Person is reclassified to an eligible class.

To determine benefits, your amount of Basic Yearly Earnings is rounded to the next higher $1,000 multiple unless the amount equals a multiple of $1,000.

**Accelerated Death Benefit**
This benefit is equal to 50% of your amount of Basic and Supplemental Life Insurance in force, or $750,000, whichever is less. This benefit is available to employees only. Employees must have at least $10,000 in Life Insurance coverage in force to qualify for this benefit.

**Dependent Life Insurance**

<table>
<thead>
<tr>
<th>Class</th>
<th>Amount of Life Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Groups A, B &amp; C</td>
<td>Your choice of $20,000 or $50,000</td>
</tr>
<tr>
<td>Spouse</td>
<td>Your choice of $5,000 or $10,000*</td>
</tr>
<tr>
<td>Child (each) from birth to 26 years of age</td>
<td>Approved ported amount, not to exceed the employee's ported Life amount**</td>
</tr>
<tr>
<td>Spouse approved for portability</td>
<td>Approved ported amount, not to exceed the lesser of the employee's ported Life amount or $10,000**</td>
</tr>
<tr>
<td>Child approved for portability</td>
<td>Approved ported amount, not to exceed the lesser of the employee's ported Life amount or $10,000**</td>
</tr>
</tbody>
</table>

*After the 20th week, the unintended end of a pregnancy is called a stillbirth if the infant is dead at birth. The amount for a stillborn Child is $2,500.

**The minimum amount of ported Dependent's Insurance for each insured dependent, including decreases, is $1,000 total Dependent Life Insurance.

**Proof of Good Health**
Proof of good health is required for amounts in excess of the limits described below. Coverage is subject to the Group Policy's proof of good health requirements that are in force on the effective date of coverage. Any increase to coverage is subject to the Group Policy's proof of good health requirements that are in force on the effective date of the increase. For proof of good health, a completed Evidence of Insurability form must be submitted to ReliaStar Life for approval.

**Employee-Basic Life Insurance**

| Coverage on the Group Policy Effective Date continued from the Policyholder's prior plan... | Current amount, up to $1,000,000 |
| Initial Eligibility on or after the Group Policy Effective Date... | $1,000,000 |
# SCHEDULE OF BENEFITS

## Employee-Supplemental Life Insurance

- **Coverage on the Group Policy Effective Date continued from the Policyholder's prior plan...**
  - Current amount, up to $1,500,000
- **Initial eligibility on or after the Group Policy Effective Date...**
  - $500,000
- **Application at annual enrollment for an increase to existing supplemental coverage by the lesser of $100,000 or one plan increment...**
  - None. Proof of good health is required.
- **Increases due to salary, job or class changes, that combined with existing coverage do not exceed...**
  - Amount of the increase (increases bringing total coverage over $500,000 are limited to $100,000 in a policy year)

## Dependent Life Insurance-Spouse

- **Coverage on the Group Policy Effective Date continued from the Policyholder's prior plan...**
  - Current amount, up to $50,000
- **Annual Enrollment on the Group Policy Effective Date, for employees who had no dependent spouse coverage under the Policyholder's prior plan...**
  - None. Proof of good health is required.
- **Initial eligibility on or after the Group Policy Effective Date...**
  - $50,000

## Dependent Life Insurance-Child(ren)

- **Coverage on the Group Policy Effective Date continued from the Policyholder's prior plan...**
  - Current amount, up to $10,000
- **Initial eligibility for dependent child coverage on or after the Group Policy Effective Date...**
  - $10,000
EMPLOYEE’S INSURANCE

Eligibility
You are eligible on the later of the following dates:
• The Group Policy's Effective Date, January 1, 2013.
• If you were hired or rehired before January 1, 2015, your coverage will be effective on the first day of
  the month on or after your hire date.
• If you were hired or rehired on or after January 1, 2015, your coverage will be effective on the first
day of the month following thirty (30) days from your hire date.

Note: See definition of Employee in the "Definitions" section.

You must meet the following conditions to become insured:
• Be eligible for the insurance.
• Be actively at work.
• Apply for the insurance, if you have to pay any part of the premium.
• Give to ReliaStar Life proof of good health, which it approves, as required on the Schedule of Bene-
  fits.

Effective Date of Employee's Insurance
Your insurance starts on the latest of the following dates:
• The date you become eligible.
• The date you return to active work if you are not actively at work on the date insurance would other-
  wise start. Exception: Your insurance starts on a nonworking day if you were actively at work on
  your last scheduled working day before the nonworking day.
• If you have to pay any part of the premium, the January 1st following your enrollment during annual
  enrollment or the first day of the month on or after your hire date or your qualified change in status
  event.
• The first of the month on or after ReliaStar Life approves your proof of good health, if proof is
  required, and notifies BJC HealthCare.

Continuity of Coverage
If you are not actively at work on the date insurance would otherwise start, ReliaStar Life waives the
actively at work requirement if both of the following are true:
• You are eligible for insurance except for meeting the actively at work requirement on the Group Poli-
  cy's Effective Date.
• You were covered under the Policyholder's prior group life insurance plan on the day before the Group
  Policy's Effective Date.

Before you return to active work, the benefit amounts and limits will be the same as the benefits under
the prior group policy. ReliaStar Life reduces the amount it pays by any benefits still payable under the
prior group policy. Your insurance will stop on the date coverage would have ended under the prior
plan had it remained in force.

If you return to active work, ReliaStar Life pays benefits according to the Schedule of Benefits and other
provisions of your certificate.

Effective Date of Change in Amount of Insurance
If there is an increase in the amount of your insurance, the increase will take effect on:
• The January 1 on or next following the date of the increase, if you are actively at work on the date of
  the increase.
• The date you return to active work if you are not actively at work on the first day of the month on or
  after the date of the increase.
• The first day of the month on or after the date of the increase, if the first day of the month is a
  nonworking day and you were actively at work on your last scheduled working day before the non-
  working day.

If proof of good health is required, the increase will take effect on the later of the dates indicated above
or the date ReliaStar Life approves your proof of good health and notifies BJC HealthCare.

The amount of your insurance decreases on the date of change in your class or earnings. If you elect to
decrease your insurance, the decrease will take effect on either the first day of the month on or after
the date of the qualified change in family status or the January 1 after annual enrollment.
EMPLOYEE’S INSURANCE

Qualified Changes in Family Status
The following events are examples of qualified changes in family status:
- Marriage or divorce.
- Death of your dependent.
- Birth or adoption of a child.
- Certain changes in your or your spouse’s employment status (e.g., an increase or reduction in hours of employment).

Only benefit changes which are on account of and consistent with the change in family status are permitted. You must notify the Policyholder of your change in family status and complete a new enrollment form within 31 days after the qualifying event.

You may contact the Policyholder for additional details.

Termination of Insurance
Your insurance stops on the earliest of the following dates:
- For coverage not ported, the last day of the month during which you were last actively at work.
- For coverage not ported, the last day of the month during which you are no longer eligible for insurance under the Group Policy.
- For coverage not ported, the last day of the month during which you retire, unless you are eligible for retiree life insurance.
- The end of the period for which you paid premiums, if you do not make the next required premium contribution when due.
- The date the Policyholder replaces the Life Insurance under this plan with a similar life insurance plan through another insurance carrier, if you are actively at work for the Policyholder on that date.
- The date the Policyholder terminates.
- For ported Life Insurance, the date you attain age 70.
- For ported AD&D Insurance, the date you attain age 70.
- For all AD&D Insurance, the date your Life Insurance terminates or the date your Life Insurance premiums are waived due to total disability. For coverage not ported, AD&D Insurance stops at the beginning of the period in which you are eligible to convert your Life Insurance.
- For Accelerated Death Benefit, the date your Life Insurance terminates. For coverage not ported, the Accelerated Death Benefit stops at the beginning of the period in which you are eligible to convert your Life Insurance.
- For Accelerated Death Benefit on ported Life Insurance, the date you attain age 70.

ReliaStar Life stops providing a specific benefit to you on the date that benefit is no longer provided under the Group Policy.

Family and Medical Leave Act of 1993
Certain employers are subject to the FMLA. If you have a leave from active work certified by your employer, then for purposes of eligibility and termination of coverage you will be considered to be actively at work. Your coverage will remain in force so long as you continue to meet the requirements as set forth in the FMLA.

Continuation of Life Insurance
If you are no longer eligible for Life Insurance because you stop active work, the Policyholder may continue your insurance. Premiums must be paid. Your continuation of insurance is subject to all other terms of the Group Policy.

The length of time your insurance continues depends on the reason you stop active work.

Your continuation of insurance stops on the earliest of the following dates:
- The end of the period for which your premiums were paid, if the next premium contribution is not paid on time.
- For coverage not continued under the portability option, the date the Group Policy stops.
- The end of the 12th policy month after the policy month during which you stop active work, if you stop active work due to non-medical leave of absence, temporary layoff, or the Policyholder suspending operations.
- For coverage not continued under the portability option, the date you attain age 65 if you stop active work due to sickness or accidental injury, but you are not totally disabled on the date you stop active work.
EMPLOYEE'S INSURANCE

• For coverage not continued under the portability option, the date your Life Insurance has been continued for 12 months if you stop work due to sickness or accidental injury, including total disability.
• The date your Life Insurance premiums are waived under the Waiver of Life Insurance Premium Disability Benefit, found in the Life Insurance section.
• The date you are no longer totally disabled, if you are totally disabled on the date you stop active work.

Portability
You can apply to continue your terminated Basic and Supplemental Life and AD&D Insurance until age 70 if certain conditions are met. AD&D Insurance may only be ported if Life Insurance is ported, and before you reach age 70. You may elect to decrease your ported coverage. You will not be eligible to increase your ported coverage.

The minimum amount of your Life Insurance that you can apply to port is $5,000. See the Schedule of Benefits for maximum amounts. If your total amount of terminated Life Insurance otherwise eligible to be ported is less than $5,000, then you may be eligible for conversion as described in the Conversion Rights section.

You must apply for portability within 60 days of the date your insurance terminates due to the following:
• You terminate employment with the Policyholder, if coverage is in effect for active employees under the Group Policy; or
• The Policyholder terminates Basic and Supplemental Life Insurance for active employees under the Group Policy and does not replace it with a similar life insurance plan; or
• You are no longer eligible for Employee's Insurance under the Group Policy; or
• All other continuation under the Group Policy ends.

If your amount of insurance reduces due to age or a change in employment status, this is not considered a termination of insurance for purposes of portability. Please refer to the Conversion Rights section for more information about conversion following reductions in coverage.

Your application for portability is subject to approval by ReliaStar Life. If you are not approved for portability, you may still be eligible for conversion as described in the Conversion Rights section.

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

If you port coverage and then later become eligible as an active employee for Employee's Insurance under a Group Policy issued by ReliaStar Life, then your amount of ported coverage will be reduced by your amount of insurance as an active employee.

Reinstatement
ReliaStar Life will reinstate your insurance not eligible for portability if you stop work and then return to work within 1 month. You will be eligible for insurance on the date you return to active work with the Policyholder.
DEPENDENT'S INSURANCE

Eligibility
You are eligible for Dependent's Insurance on the later of the following dates:
• The date you are eligible for Employee's Life Insurance.
• The date you first acquire a dependent as defined.

Note: See definition of Dependent in the "Definitions" section.

You must meet all of the following conditions to become insured for Dependent's Insurance:
• Be insured for Employee's Basic Life Insurance.
• Apply for Dependent's Insurance, if you must pay any part of the premium. You must apply for all dependents you have within 31 days of the date you are initially eligible for Dependent's Insurance.
• Give ReliaStar Life proof of good health for your dependent spouse, which it approves, as required on the Schedule of Benefits.

If you and your spouse are insured as employees under the Group Policy, either you or your spouse, but not both, can apply for Dependent's Insurance. If the spouse carrying the Dependent's Insurance stops being insured as an employee, the other spouse may become insured for Dependent's Insurance by applying within 31 days.

Any person eligible for insurance as an employee under the Group Policy is not considered an eligible dependent for Dependent's Insurance.

Effective Date of Dependent's Insurance
Your dependent's insurance starts on the latest of the following dates:
• The date you become eligible for Dependent's Insurance.
• The date your dependent is no longer confined at home or in any facility for care and treatment of sickness or accidental injury, for any dependent, other than a newborn, who is confined at home or in such facility on the date your dependent's insurance starts.
• The date ReliaStar Life approves your dependent spouse's proof of good health, if ReliaStar Life requires proof and notifies BJC HealthCare.
• The date you acquire a new dependent by birth, adoption or placement for adoption.
• The first day of the month on or after a new dependent spouse is acquired by marriage.

If you acquire a new dependent and additional premium is required, you must apply within 31 days of the date you are initially eligible for Dependent's Insurance, or during annual enrollment. If you acquire a new dependent while insured for Dependent's Insurance, and no additional premium is required, you should complete an enrollment form.

A newborn child will be covered from the date of eligibility. A foster or adopted child will be covered from the earliest of the following dates: the date of placement in the home or the date of adoption.

Continuity of Dependent's Insurance Coverage
ReliaStar Life will waive the requirement that a dependent must not be confined at home or in any facility for care and treatment of sickness or accidental injury in order to become insured, if both of the following are true:
• Your dependent is eligible for insurance on the Group Policy's Effective Date, except for being so confined.
• Your dependent was insured under the Policyholder's prior group life insurance plan on the day before the Group Policy's Effective Date.

Before your dependent is no longer so confined, the benefit amounts and limits will be the same as the benefits under the prior group policy. ReliaStar Life reduces the amount it pays by any benefits still payable under the prior group policy. Your dependent's insurance will stop on the date coverage would have ended under the prior plan had it remained in force.

When your dependent is no longer so confined, ReliaStar Life pays benefits according to the Schedule of Benefits and other provisions of your certificate.
DEPENDENT'S INSURANCE

Effective Date of Change in Amount of Insurance
If there is an increase in the amount of your dependent's insurance, the increase will take effect on the latest of the following dates:

- The January 1 on or next following the date of increase elected during annual enrollment or the first day of the month on or after the date you are eligible to increase Dependent's Insurance and you elect such increase.
- The date your dependent is no longer confined at home or in any facility for care and treatment of sickness or accidental injury, if your dependent is so confined on the first day of the month on or after the date of the increase.
- The first of the month on or after the date ReliaStar Life approves your dependent spouse's proof of good health, if proof is required, and notifies BJC HealthCare.

If you elect to decrease your insured dependent's insurance when you have a qualified change in family status outside of annual enrollment, the decrease will take effect on the first day of the month on or after the date of the elected decrease. All other decreases during annual enrollment will take effect on the January 1 following annual enrollment.

Termination of Dependent's Insurance
Your dependent's insurance stops on the earliest of the following dates:

- The date your insurance terminates.
- For dependent's insurance not ported, last day of the month during which you retire.
- The end of the period for which you made your last premium contribution for Dependent's Insurance if you do not make the next required contribution when due.
- The date the Dependent's Insurance part of the Group Policy terminates.
- The date the Group Policy terminates.
- The date your Life Insurance premiums are waived due to total disability.
- The last day of the month during which your insured dependent is no longer an eligible dependent as defined.
- The date your dependent's life insurance is converted.

ReliaStar Life stops providing a specific benefit under your dependent's insurance on the date that benefit is no longer provided under the Group Policy.

Family and Medical Leave Act of 1993
If your coverage remains in force due to a certified leave under the FMLA, then your dependents' coverage will also remain in force so long as you continue to meet the requirements as set forth in the FMLA.

Continuation of Insurance
Your insured dependent's insurance may be continued. Premiums must be paid. Your insured dependent's insurance stops at the end of the period for which the last premium was paid if the next premium is not paid on time. Your insured dependent's continuation is subject to all other terms of the Group Policy.

You Stop Active Work
If you stop active work and your insurance is being continued, your dependent's insurance will also be continued as shown in the Employee's Insurance part of this certificate.

Handicapped Dependent Child
If your insured dependent child is physically handicapped or mentally retarded and reaches the maximum age for Dependent's Insurance, you may continue this child's insurance as long as all required premiums are paid. You must give ReliaStar Life proof that:

- The child is handicapped and not self-supporting.
- The child became handicapped before reaching the maximum age for Dependent's Insurance.
- The child is dependent on you for support.

Proof must be given within 31 days after the date the child reaches the maximum age for insurance. Before granting a continuation of this child's insurance, ReliaStar Life may require that a doctor examine the child. ReliaStar Life will specify the doctor and pay the fee for all exams ReliaStar Life requires. During the 2 years after the child reaches the maximum age, ReliaStar Life may ask for regular proof of
DEPENDENT'S INSURANCE

the child's continued handicap. After the 2 year period, ReliaStar Life will not ask for proof, including doctor's exams, more often than once a year.

This handicapped child's continuation stops on the earliest of the following dates:
· The date the child becomes covered under any other group plan.
· The date the child is no longer handicapped.
· The date you do not give ReliaStar Life proof of the child's handicap when requested.
· The end of the period for which you paid premiums for this continuation, if you do not make the next required premium contribution when due.
· The date your Dependent's Insurance would otherwise stop under the Group Policy.

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

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

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

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

If you port Dependent's Insurance and then later become eligible as an active employee for Dependent's Insurance under a Group Policy issued by ReliaStar Life, then your amount of ported Dependent's Insurance will be reduced by your amount of Dependent's Insurance as an active employee.
**LIFE INSURANCE**

Employee's Life Insurance
ReliaStar Life pays a death benefit to your beneficiary if written proof is received that you have died while this insurance is in force. The death benefit is the amount of Life Insurance for your class shown on the Schedule of Benefits in effect on the date of your death.

ReliaStar Life pays the death benefit for all causes of death. However, for Supplemental Life Insurance, if you commit suicide, while sane or insane, within one year of the date your insurance starts, ReliaStar Life will refund the amount of premiums paid for your Supplemental Life Insurance under the Group Policy instead of paying a death benefit.

Beneficiary
The beneficiary is named to receive the proceeds to be paid at your death. You may name more than one beneficiary. The Policyholder cannot be the beneficiary.

You may name, add or change beneficiaries by written request as described below. You may also choose to name a beneficiary that you cannot change without his or her consent. This is an irrevocable beneficiary.

You may name, add or change beneficiaries by written request if all of the following conditions are met:
- Your coverage is in force.
- ReliaStar Life has written consent of all irrevocable beneficiaries.
- You have not assigned the ownership of your insurance. The rights of an assignee are described in the Assignment section.

All requests are subject to the approval of ReliaStar Life. A change will take effect as of the date it is signed but will not affect any payment ReliaStar Life makes or action it takes before receiving your notice.

Payment of Proceeds
ReliaStar Life pays proceeds to the beneficiary. If there is more than one beneficiary, each receives an equal share, unless you have requested otherwise, in writing. To receive proceeds, a beneficiary must be living on the earlier of the following dates:
- The date ReliaStar Life receives proof of your death.
- The tenth day after your death.

If there is no eligible beneficiary or if you did not name one, ReliaStar Life pays the proceeds in the following order:
1. Your spouse, if living.
2. If you have no living spouse, to your natural and adopted children.
3. If you have no living children, to your parents.
4. If you have no living parents, to your siblings. If you have no living siblings, to your estate.

The person must be living on the tenth day after your death.

Settlement Options
Settlement options are alternative ways of paying the proceeds under the Group Policy. Proceeds is the amount of each benefit ReliaStar Life pays when you die or when you receive a lump sum amount under the Accelerated Death Benefit. To find out more about settlement options, please contact the Policyholder.

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. 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.
LIFE INSURANCE

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

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

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

- while you are living,
- while you are totally disabled, and
- 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.

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.

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 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.
LIFE INSURANCE

Accelerated Death Benefit

NOTE: AT THIS TIME IT IS UNCLEAR WHETHER YOU WILL BE REQUIRED TO PAY TAX ON ACCELERATED DEATH BENEFIT PROCEEDS. YOU SHOULD CONSULT WITH YOUR PERSONAL TAX ADVISER TO ASSESS POSSIBLE TAX IMPLICATIONS.

ReliaStar Life pays this benefit if it has been determined that you have a terminal condition. Accelerated Death Benefit proceeds is the amount ReliaStar Life pays to you or your legal representative while you are living when it has been determined that you have a terminal condition. The Accelerated Death Benefit proceeds are paid in one lump sum and are paid only once. This lump sum payout is the only Settlement Option available to you prior to your death.

The Accelerated Death Benefit is the amount of the Accelerated Death Benefit shown on the Schedule of Benefits in effect on the date you apply for Accelerated Death Benefit proceeds. You will not be able to increase your contributory Life Insurance benefit after the time you apply for the Accelerated Death Benefit, unless you are determined to be ineligible to receive Accelerated Death Benefit proceeds.

To receive the Accelerated Death Benefit, all of the following conditions must be met. You must:

- request this benefit in writing while you are living. If you are unable to request this benefit yourself, your legal representative may request it for you.
- be insured as an employee for Life Insurance benefits.
- have Life Insurance benefits of at least $10,000 as shown on the Schedule of Benefits.
- provide to ReliaStar Life a doctor's statement which gives the diagnosis of your medical condition; and states that because of the nature and severity of such condition, your life expectancy is no more than 12 months. ReliaStar Life may require that you be examined by a doctor of its choosing. If ReliaStar Life requires this, ReliaStar Life pays for the exam.
- provide to ReliaStar Life written consent from any irrevocable beneficiary, assignee, and, in community property states, from your spouse.

Benefit Payment

ReliaStar Life pays the Accelerated Death Benefit proceeds to you unless both of the following are true:

- It is shown, to the satisfaction of ReliaStar Life, that you are physically and mentally incapable of receiving and cashing the lump sum payment.
- A representative appointed by the courts to act on your behalf does not make a claim for the payment.

If ReliaStar Life does not pay you because the two above conditions apply, payments instead will be made to one of the following:

- A person who takes care of you.
- An institution that takes care of you.
- Any other person ReliaStar Life considers entitled to receive the payments as your trustee.

Accelerated Death Benefit Exclusions

ReliaStar Life does not pay benefits for a terminal condition if either of the following apply:

- the required Accelerated Death Benefit premium or Life Insurance premium is due and unpaid.
- the terminal condition is directly or indirectly caused by attempted suicide or intentionally self-inflicted injury, while sane.

Effects on Coverage

When ReliaStar Life pays out this benefit, your coverage is affected in the following ways:

- Your total available Life Insurance benefit equals your amount of Basic and Supplemental Life Insurance shown on the Schedule of Benefits at the time you apply for the Accelerated Death Benefit.
- Your Life Insurance benefit is reduced by the Accelerated Death Benefit proceeds paid out under this provision.
- Your Life Insurance benefit amount which you may convert is reduced by the Accelerated Death Benefit proceeds paid out under this provision.
- You will not be able to increase your Life Insurance benefit after ReliaStar Life approves you to receive the Accelerated Death Benefit.
- Your premium is based upon the Life Insurance benefit amount in force prior to any proceeds paid under this Accelerated Death Benefit provision. Such premium must be paid, unless waived, to keep the Life Insurance coverage in force.
- Your remaining Life Insurance benefit is subject to future age reductions, if any, as shown on the Schedule of Benefits.
LIFE INSURANCE

- You will not be able to reinstate your coverage to its full amount in the event of a recovery from a terminal condition.

- Your dependents’ Life Insurance coverage will be unaffected by Accelerated Death Benefit proceeds paid to you, provided all required premiums are paid.

- Your receipt of Accelerated Death Benefit proceeds does not affect your Accidental Death and Dismemberment Insurance. Thus, if you should die in an accident after receiving Accelerated Death Benefit Proceeds, your Accidental Death and Dismemberment Insurance will be based on your Life Insurance in force prior to the Accelerated Death Benefit payout, provided your premium is not being waived.

**Accidental Death & Dismemberment (AD&D) Insurance**

ReliaStar Life pays this benefit if you suffer a covered loss due to a covered accident. All of the following conditions must be met:

- You are covered for AD&D Insurance on the date of the accident.
- Loss occurs within 180 days of the date of the accident.
- The cause of the loss is not excluded.

ReliaStar Life pays the benefit shown below if you suffer any of the losses listed. The Full Amount is shown on the Schedule of Benefits. ReliaStar Life pays only one Full Amount while the Group Policy is in effect. If you have a loss for which ReliaStar Life paid 1/2 of the Full Amount, ReliaStar Life pays no more than 1/2 of the Full Amount for the next loss.

**For:**

**The benefit is:**

<table>
<thead>
<tr>
<th>Loss of life</th>
<th>Full Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of both hands, both feet or sight of both eyes</td>
<td>Full Amount</td>
</tr>
<tr>
<td>Loss of one hand and one foot</td>
<td>Full Amount</td>
</tr>
<tr>
<td>Loss of speech and hearing in both ears</td>
<td>Full Amount</td>
</tr>
<tr>
<td>Loss of one hand or one foot and sight of one eye</td>
<td>Full Amount</td>
</tr>
<tr>
<td>Loss of one hand or one foot or sight of one eye</td>
<td>1/2 Full Amount</td>
</tr>
<tr>
<td>Loss of speech</td>
<td>1/2 Full Amount</td>
</tr>
<tr>
<td>Loss of hearing in both ears</td>
<td>1/2 Full Amount</td>
</tr>
<tr>
<td>Loss of thumb and index finger of same hand</td>
<td>1/4 Full Amount</td>
</tr>
<tr>
<td>Quadriplegia</td>
<td>Full Amount</td>
</tr>
<tr>
<td>Paraplegia</td>
<td>Full Amount</td>
</tr>
<tr>
<td>Hemiplegia</td>
<td>Full Amount</td>
</tr>
</tbody>
</table>

Loss of hands or feet means loss by being permanently, physically severed at or above the wrist or ankle. Loss of sight means total and permanent loss of sight. Loss of speech and hearing means total and permanent loss of speech and hearing. Loss of thumb and index finger means loss by being permanently, physically, entirely severed.

**Quadriplegia** means total paralysis of all four limbs. **Paraplegia** means total paralysis of both lower limbs. **Hemiplegia** means paralysis of one arm and one leg on the same side of the body.

Paralysis must be the result of a spinal cord injury which is due to an accident. ReliaStar Life does not pay an AD&D benefit for any paralysis caused by a stroke. Paralysis must be determined by competent medical authority to be permanent, complete and irreversible.

ReliaStar Life does not pay a benefit for loss of use of the hand or foot or thumb and index finger.

Death benefits are paid to your beneficiary. All other benefits are paid to you.

**Exposure and Disappearance Benefit**

ReliaStar Life pays an **Exposure** benefit if:

- the loss is from injury caused by exposure to the elements, and
- is the result of a covered accident.

ReliaStar Life pays a **Disappearance** benefit if:

- you are in a conveyance, including but not limited to an automobile, airplane, ship or train, that disappears, sinks or wrecks; and
- you disappear and your body is not found, and the disappearance is the result of a covered accident; and
· a reasonable period of time, but no more than one year, has lapsed since the accident, and
· ReliaStar Life has reviewed all evidence and there is no reason to believe that you are living.

The amount payable for the Exposure benefit is contained in the table above. The amount payable for the Disappearance benefit is the AD&D benefit for loss of life. If benefits are paid for Exposure or Disappearance, no other AD&D benefits will be payable under the Group Policy.

Exposure benefits are paid to you if living, otherwise to your beneficiary. Disappearance benefits are paid to your beneficiary.

If ReliaStar Life pays the Disappearance benefit and it is later found you are alive, the amount of benefits paid must be refunded to ReliaStar Life.

**Safe Driver Benefit**
ReliaStar Life pays a Safe Driver benefit in addition to the AD&D benefit and subject to the exclusions listed below if you were:
· killed due to an automobile accident, and
· wearing a properly fastened safety belt at the time of the accident.

An additional amount will be paid if you were also driving in or riding in an automobile equipped with a factory installed airbag that operated properly upon impact.

**For loss of:**

<table>
<thead>
<tr>
<th>For loss of</th>
<th>The benefit is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life (with safety belt only)</td>
<td>An additional 10% of Full Amount of AD&amp;D Insurance up to a maximum of $50,000</td>
</tr>
<tr>
<td>Life (with safety belt and airbag)</td>
<td>An additional 20% of Full Amount of AD&amp;D Insurance up to a maximum of $75,000</td>
</tr>
</tbody>
</table>

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

ReliaStar Life will not pay the Safe Driver benefit if the loss of life was caused directly or indirectly by your use of intoxicating liquors, marijuana, narcotic drugs, depressants or similar substances, unless prescribed by a doctor.

Safe Driver benefits are paid to your beneficiary.

**Coma Benefit**
ReliaStar Life pays a Coma benefit if, due to an accident, you are in a coma. Coma benefit payments will stop when you are no longer in a coma or when maximum benefits have been paid, whichever comes first.

**In the event of:**

<table>
<thead>
<tr>
<th>In the event of</th>
<th>The benefit is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coma</td>
<td>An additional 2% of Full Amount of AD&amp;D Insurance per month for up to 12 months to a total maximum of $120,000</td>
</tr>
</tbody>
</table>

**Coma** means that you remain unresponsive to any stimuli and speechless for a period of time not less than 30 days, as determined by a competent medical authority.

If you are physically and mentally incapable of receiving and cashing Coma benefit payments, then the payments instead will be made to a person legally authorized to receive the payments on your behalf.
Education Benefit
ReliaStar Life pays an Education benefit in addition to the AD&D benefit and subject to the conditions below if you die due to an accident. This benefit will be paid at the end of each annual period following your death to your dependent who is enrolled as a full-time student in an accredited post-secondary institution of higher learning beyond grade 12 within 365 days following the date of your death. Benefit payments will stop if either of the following is true during the preceding annual period –
- the student's full-time school attendance is less than 6 months; or
- the student would no longer be considered your eligible dependent under the definition of dependent in the policy.

For: Education ................................................................. The benefit is: An additional 5% of Full Amount of AD&D Insurance per year for up to 4 years to a maximum of $5,000 per year

Education benefits are paid to each eligible dependent student, or to the dependent's legal guardian.

Transportation Benefit
ReliaStar Life pays a Transportation benefit in addition to the AD&D benefit if you die due to an accident that occurs at least 75 miles from your primary residence.

For: Transportation ................................................................. The benefit is: An additional 2% of Full Amount of AD&D Insurance up to a maximum of $2,000

Transportation benefits are paid to your beneficiary.

Child Care Benefit
ReliaStar Life pays a Child Care benefit in addition to the AD&D benefit if you die due to an accident, and your dependent child under age 13 years is enrolled in a licensed day care center within 90 days of your death. This benefit is paid on behalf of each eligible dependent child at the end of each annual period following your death. Benefit payments will stop if either of the following is true during the preceding annual period –
- your dependent child does not attend a licensed day care center for at least 1000 hours; or
- your dependent child is not under age 13 years for any part of that year.

For: Child Care ................................................................. The benefit is: An additional 3% of Full Amount of AD&D Insurance per year for up to 6 years to a maximum of $3,000 per year

Child Care benefits are paid to the person who has incurred the cost of day care expenses for your eligible dependent child.

Common Carrier Benefit
ReliaStar Life pays a Common Carrier benefit in addition to the AD&D benefit if you suffer a covered loss due to an accident, and the loss occurs while traveling:
- as a fare paying passenger,
- in or on or entering into or alighting from a public conveyance, and
- the public conveyance is operated by a licensed common carrier for passenger service.
LIFE INSURANCE

For: Common Carrier .......................................................................................................................... An additional AD&D Amount equal to 100% of the AD&D amount otherwise payable for this loss up to a maximum of $250,000

Common Carrier benefits are paid to you if living, otherwise to your beneficiary.

Occupational Assault Benefit
ReliaStar Life pays an Occupational Assault benefit in addition to the AD&D benefit if you suffer a covered loss due to an accident, and:
· the loss is due to an intentional and unlawful act of physical violence directed at you by another person,
· you are actively at work, performing assigned duties on behalf of the Policyholder at the time of the assault, and
· a report of criminal activity has been filed on your behalf with the appropriate law enforcement authority within 48 hours of the assault.

For loss due to: Occupational Assault ........................................................................ An additional AD&D Amount equal to the AD&D amount otherwise payable for this loss up to a maximum of $10,000

Occupational Assault benefits are paid to you if living, otherwise to your beneficiary.

HIV Accident Benefit
ReliaStar Life pays this benefit if you acquire the Human Immunodeficiency Virus (HIV) because of a covered accident which occurs while you are actively at work for the Policyholder. All of the following conditions must be met:
· You submit a Workers’ Compensation injury report to your employer within 48 hours of the accident.
· You submit an initial negative blood test for HIV to your employer within 48 hours of the accident.
· You test positive for HIV within one year of the accident.

All tests to determine the presence of HIV must be conducted by a licensed medical provider.

In the event of: Eligible HIV Accident ............................................................................................................................... 20% of Full Amount of Basic and Supplemental AD&D benefit to a maximum of $120,000

HIV Accident benefits are paid to you if living, otherwise to your beneficiary.

Rehabilitation Benefit
ReliaStar Life pays a Rehabilitation benefit in addition to the AD&D benefit if you receive rehabilitation services due to a covered loss, subject to all the following conditions —
· Rehabilitation services must be received within 2 years of the covered accident.
· Only one maximum benefit is payable for all losses or injuries due to the same covered accident.
· No benefit is payable if you are entitled to benefits under any Workers’ Compensation or similar law.

For: Rehabilitation .................................................................................................................. An additional 20% of Full Amount of Basic and Supplemental AD&D benefit to a maximum of $10,000, with a minimum of $1,000

Rehabilitation benefits will only be paid for covered AD&D losses, and the rehabilitation services must be prescribed by a doctor.

Rehabilitation benefits are paid to you if living, otherwise to your beneficiary.
LIFE INSURANCE

Accidental Death and Dismemberment Exclusions
ReliaStar Life does not pay benefits for loss directly or indirectly caused by any of the following:
• Suicide or intentionally self-inflicted injury, while sane or insane.
• Physical or mental illness.
• Bacterial infection or poisoning.

Exception:
– Unintentional or nonvoluntary inhalation of gas or poisons.
– Pyogenic infections which result from an accidental bodily injury.
– Bacterial infections which result from the ingestion of contaminated substances.
– Infection from a cut or wound caused by an accident.
• Any armed conflict, whether declared as war or not, involving any country or government.
• Injury suffered while in the military service for any country or government.
• Injury which occurs when you commit or attempt to commit a crime.
• Use of any drug, narcotic or hallucinogenic agent –
  – unless prescribed by a doctor.
  – which is illegal.
  – not taken as directed by a doctor.
• Your intoxication. Intoxication means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

Dependent's Life Insurance
ReliaStar Life pays a death benefit in the amount of the Dependent's Life Insurance shown on the Schedule of Benefits. ReliaStar Life pays according to the Schedule of Benefits in effect on the date your insured dependent dies.

ReliaStar Life pays the death benefit for all causes of death. However, for Dependent Life Insurance, if your insured dependent, while sane or insane, commits suicide within one year from the date his or her coverage starts, ReliaStar Life will refund the amount of premiums already paid for Dependent Life Insurance instead of paying a death benefit.

ReliaStar Life requires that proof of your insured dependent's death be mailed to ReliaStar Life at its Home Office.

ReliaStar Life pays benefits for your insured dependent's death to you, if you are living on the earlier of the following:
• The date ReliaStar Life receives proof of your insured dependent's death at its Home Office.
• The tenth day after your insured dependent's death.

If you are not living on either of these dates, ReliaStar Life pays the proceeds to the following in the order listed:
1. Your spouse, if living.
2. Your estate.
CONVERSION RIGHTS

Life Insurance
You or your insured dependent may convert this insurance to an individual life insurance policy if any part of your or your insured dependent's Life Insurance under the Group Policy stops. Proof of good health is not required.

Conditions for Conversion
You or your insured dependent may convert Life Insurance if it terminates for any of the following reasons:
· For coverage not ported, you are no longer actively at work.
· For coverage not ported, you are no longer eligible for Employee's Insurance under the Group Policy.
· For ported coverage, you have reached the termination age under the Group Policy.
· The Group Policy is changed or cancelled, and your Life Insurance under the Group Policy has been in effect for at least 5 years in a row.
· Your premiums are no longer being waived due to total disability, and your group Life Insurance terminates.
· For your Life Insurance, the amount of insurance is reduced.
· For your dependent's life insurance –
  – your dependent's life insurance terminates.
  – your dependent is no longer an eligible dependent as defined.
  – your dependent's life insurance shown on the Schedule of Benefits is reduced.
  – your Life Insurance premiums are waived due to total disability.
  – you die.

You or your insured dependent may convert this insurance by applying and paying the first premium for an individual policy within 60 days after any part of your or your insured dependent's insurance stops. ReliaStar Life or the Policyholder must be notified. ReliaStar Life will supply you or your insured dependent with a conversion form to complete and return.

If written notice of the conversion right is not received at least 15 days prior to the expiration of the 60 day conversion period, the time period to exercise the conversion option will be extended. This additional time period will be the lesser of:
· 15 days after written notice is received; or
· 60 days after the original conversion period ends.

If your insured dependent is too young to contract for life insurance, the following people may apply in this order:
1. You, while living.
2. Your spouse, while living.
3. The court-appointed guardian of your insured dependent.

Type of Converted Policy
You or your insured dependent may purchase any individual nonparticipating policy offered by ReliaStar Life, except term insurance. The new policy must provide for a level amount of insurance and have premiums at least equal to those of ReliaStar Life's whole life plan with the lowest premium.

If your previous coverage included additional benefits such as disability, Accidental Death and Dismemberment Insurance or the Accelerated Death Benefit, the new insurance will not include these benefits.

Amount of Conversion Coverage
If your or your insured dependent's Life Insurance is changed or cancelled because the Group Policy is changed or cancelled, and your Life Insurance under the Group Policy has been in effect for at least 5 years in a row, the amount of the individual policy is limited to the lesser of –
· $10,000, or
· the amount of your or your insured dependent's Life Insurance which stops, minus the amount of other group insurance for which you or your insured dependent becomes eligible, within 60 days of the date your or your insured dependent's insurance stops.

If your or your insured dependent's Life Insurance stops for any reason other than the above, the amount of your or your insured dependent's individual policy may be any amount up to the amount of your or your insured dependent's Life Insurance that stopped.
CONVERSION RIGHTS

Effective Date
The new policy takes effect 31 days after the part of your or your insured dependent's Life Insurance being converted stops.

If you or your insured dependent dies within the 60-day period allowed for making application to convert, ReliaStar Life will pay a death benefit to your or your insured dependent's beneficiary in the amount you or your insured dependent were entitled to convert. ReliaStar Life will pay the amount whether or not application was made. ReliaStar Life will return any premium paid for the individual policy to your or your insured dependent's beneficiary named under the Group Policy.

Premiums
Premiums for the new policy are based on your or your insured dependent's age on the date of conversion.
CLAIM PROCEDURES

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

• include information to identify you or your insured dependent, such as your name, address and Group Policy number.
• be sent to ReliaStar Life or to its authorized administrator.
• be sent within one year after the loss for which claim is based has occurred or as soon as reasonably possible, provided ReliaStar Life will not deny any claim based upon the failure to submit notice of loss within the specified time unless failure operates to prejudice the rights of ReliaStar Life.

Claim Forms
ReliaStar Life or its authorized administrator will send proof of loss claim forms within 10 days after ReliaStar Life receives notice of claim.

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

**Life Insurance Assignment**
You can change the owner of your Life Insurance under the Group Policy by sending ReliaStar Life written notice. This change is an absolute assignment. You cannot make an absolute assignment to the Policyholder. You transfer all your rights and duties as owner to the new owner. The new owner can then make any change the Group Policy allows. A request for an absolute assignment –
- does not change the insurance or the beneficiary.
- applies only if ReliaStar Life receives your notice.
- takes effect from the date signed.
- does not affect any payment ReliaStar Life makes or action ReliaStar Life takes before receiving your notice.

A collateral assignment is not allowed.
ReliaStar Life assumes no responsibility for the validity of any assignment. You are responsible to see that the assignment is legal in your state and that it accomplishes the goals that you intend.

**Legal Action**
Legal action may not be taken to receive benefits until 60 days after the date proof of loss is submitted according to the requirements of the Group Policy. Legal action must be taken within 1 year after the date proof of loss must be submitted.

If the Policyholder's state requires longer time limits, ReliaStar Life will comply with the state's time limits.

**Exam and Autopsy**
For AD&D Insurance, when reasonably necessary, ReliaStar Life may have you examined while a claim is pending under the Group Policy. ReliaStar Life pays for the initial exam. ReliaStar Life may have an autopsy made if you die, if not forbidden by state law. ReliaStar Life pays for the autopsy.

**Incontestability**
Your and your dependent's insurance has a contestable period starting with the effective date of your insurance and continuing for 2 years while you are living. During that 2 years, ReliaStar Life can contest the validity of your and your dependent's insurance because of inaccurate or false information received relating to your and your insured dependent's insurability. Only statements that are in writing and signed by you or your insured dependent can be used to contest the insurance.
DEFINITIONS

**Accident** – an unexpected event causing loss or injury which is not due to any intentional fault or misconduct on the part of the employee or dependent.

**Active Work, Actively at Work** – the employee is physically present at his or her customary place of employment with the intent and ability of working the scheduled hours and doing the normal duties of his or her job on that day.

**Child** –
- your natural child, adopted child or stepchild.
- a child placed with you for adoption.
- a child (including a grandchild) for whom you have been awarded legal custody or legal guardianship as long as he or she lives with you and receives over one-half of his or her support from you.

**Dependent** –
- your lawful spouse.
- your child from birth but less than 26 years of age.
- your unmarried, physically or mentally disabled child age 26 or older, provided the disability began before he or she reached the limiting age of 26, he or she is unable to engage in any substantial gainful activity, and financially dependent upon you.

The term “dependent” does not include –
- a spouse or child living outside the United States.
- a spouse or child eligible for Employee's Insurance under the Group Policy.
- a parent of you or your spouse.
- a spouse who does not give proof of good health when requested, or whose proof is not approved.

**Employee** – for purposes of this Booklet B-13620, an active full-time or part-time physician or active full-time nurse practitioner or physician assistant residing in the United States who is employed by Physician Groups, L.C.; Fairview Heights Medical Group, S.C.; Memorial Medical Group, LLC; M.S.A. Alliance, LLC; O.B. Practice, LLC; P.C. Associates, LLC; C.A. Group, LLC; or O.A. Associates, LLC and is regularly scheduled to work* as follows:
- For full-time employees, at least a 35-hour-per-week basis (70 hours per pay period).
- For part-time employees, at least a 24-hour-per-week basis (48 hours per pay period).

*The term "work" means the budgeted hours in the Policyholder's payroll system and not the hours actually worked.

Temporary, prn, per diem, and seasonal employees are excluded.

**Group Policy** – the written group insurance contract between ReliaStar Life and the Policyholder.

**Nonworking Day** – a day on which the employee is not regularly scheduled to work, including time off for the following:
- Vacations.
- Personal holidays.
- Weekends and holidays.
- Approved nonmedical leave of absence.
- Paid Time Off for nonmedical-related absences.

Nonworking day does not include time off for any of the following:
- Medical leave of absence. Time off for a medical leave of absence will be considered a scheduled working day.
- Temporary layoff.
- The Policyholder suspending its operations, in part or total.
- Strike.

**Policyholder** – BJC Health System d/b/a BJC HealthCare

**ReliaStar Life** – ReliaStar Life Insurance Company, at its Home Office in Minneapolis, Minnesota.
DEFINITIONS

**Terminal Condition** – an injury or sickness which is expected to result in your death within 12 months and from which there is no reasonable chance of recovery. ReliaStar Life, or a qualified party chosen by ReliaStar Life, will make this determination.

**Total Disability, Totally Disabled** – except for the Waiver of Life Insurance Premium Disability Benefit – your inability, due to sickness or accidental injury, to perform the material and substantial duties of your regular job for 12 consecutive months; after 12 months, your inability, due to sickness or accidental injury, to perform the material and substantial duties of any job suited to your education, training or experience.

**Total Disability, Totally Disabled** – for the Waiver of Life Insurance Premium Disability Benefit – your inability, due to sickness or accidental injury, to perform the material and substantial duties of any job suited to your education, training or experience.

**Written, In Writing** – signed, dated and received at ReliaStar Life's Home Office in a form ReliaStar Life accepts.

**You, Your** – an employee insured for Employee's Insurance under the Group Policy.