

A Plan of Group Insurance

Voluntary Group Term Life

Eligible Employees

All regular active employees (working at least 20 hours per week). Spouses may be eligible, as well as dependent child(ren) under age 26.

Amount of Insurance

Employee Benefit:

Each employee may select any amount desired in units of \$10,000 from a minimum of \$10,000 to a maximum of \$300,000, not to exceed 5 times annual earnings.

Spouse Benefit:

With the election of employee benefits, coverage for spouse may be selected in units of \$5,000 from a minimum of \$10,000 to a maximum of \$150,000, not to exceed 50% of the employee's amount of insurance.

Benefit for Children:

Children between the ages of 6 months and 26* years may be covered for up to \$10,000.

Children age live birth to 6 months - \$1,000

Children age 6 months but less than 26 years* - \$5,000 units to a maximum of \$10,000.

**May vary based on issue state*

Guaranteed Issue

In some cases, coverage will be issued on a guaranteed basis. Guaranteed Issue limits vary with the number of participants and the percentage of participation.

If an employee applies for more than the Guaranteed Issue amount, the amount over the guaranteed amount will be issued on a Simplified Issue basis.

The amount of Guaranteed Issue for each employee is as follows:

Participation	Age	GUARANTEED AMOUNT
25%	Through Age 69	\$100,000

****No Guaranteed Issue over age 69***

Group of less than 6 employees require medical underwriting on all applications.

To keep eligibility for guaranteed issue amounts, 25% employee enrollment must be maintained. USABLE Life monitors participation through periodic audits.

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Guaranteed Issue (continued)

With 25% employee participation, Guaranteed Issue of \$30,000 is available to spouses through the spouse's age 69.

Child coverage is Guaranteed Issue.

Spouse applications do not count toward participation for Guaranteed Issue.

At the annual enrollment those groups who qualified for Guaranteed Issue at initial enrollment (at least 25% participation), employees and spouses who currently have VGTL and apply for additional coverage will be eligible to receive up to \$10,000 of additional coverage without evidence of insurability up to the group's guaranteed issue level.

Simplified Issue

Simplified Issue underwriting means the employee and/or spouse must complete the medical questions on the application, but do not have to take a medical exam. Simplified Issue applies to amounts up to \$150,000 over the Guaranteed Issue amount. The application will be accepted or rejected on the information they submit or information US Able Life might acquire in the processing of the employee application. Any amounts may require some testing. The maximum coverage available is \$300,000.

A Plan of Group Insurance

Voluntary Group Term Life

This program offers life insurance in increments of \$10,000 as selected by the employee. The employee may also select coverage on his/her spouse and children. Rates are based upon the employee or spouse's age at the time coverage is issued. As the employee and/or spouse moves into a new age bracket, rates increase accordingly in the same month of the original policy effective date following the age change .

Voluntary Life Rates	
Age	Rates for Employees: Per \$1,000 Units
	Blended
0 - 19	\$0.052
20 - 24	\$0.060
25 - 29	\$0.065
30 - 34	\$0.089
35 - 39	\$0.124
40 - 44	\$0.183
45 - 49	\$0.318
50 - 54	\$0.527
55 - 59	\$0.820
60 - 64	\$1.110
65 - 69	\$1.530
70 - 74	\$3.211
75+	\$4.561

Employee and Spouse benefits reduce by 35% at age 65, by 50% at age 70, and terminate at the employee's retirement. Rates charged for employees/spouses will change as the employee/spouse changes age brackets. On the effective date of the policy, life benefits and premiums for the employees/spouses will be reduced based on the reduction schedule shown above, if applicable.

SPOUSE: Premiums are determined by spouse's age

CHILDREN: All eligible children can be covered for one premium.

Rate per \$1,000: \$0.156

The final rates will be guaranteed for Two Year(s) from the group's effective date.

A Plan of Group Insurance

Voluntary Accidental Death and Dismemberment

Employee Benefit:

Each employee may select any amount desired in units of \$10,000 from a minimum of \$10,000 to a maximum of \$300,000, not to exceed 5 times annual earnings.

Spouse Benefit:

With the election of employee benefits, coverage for spouse may be selected in units of \$5,000 from a minimum of \$10,000 to maximum of \$150,000, not to exceed 50% of the employee's amount of insurance.

Children - \$5,000 units to a maximum of \$10,000.

Monthly Cost

Employee:	\$0.026 per \$1,000 Benefit Amount
Spouse:	\$0.026 per \$1,000 Benefit Amount
Dependent:	\$0.026 per \$1,000 Benefit Amount

Reductions, Terminations, and Special Provisions

Benefits reduce by 35% at age 65, by 50% at age 70, and terminate at the employee's retirement.

Participation Requirements

If Voluntary AD&D is purchased on a stand-alone basis, the minimum number of applications is 5. If purchased with Voluntary Group Term Life, Voluntary Short Term Disability or Voluntary Long Term Disability, the minimum number of applications is 2.

Employee Eligibility

Eligible employees are all permanent, active employees who have completed the waiting period established by the Policyholder, provided they are in a class of employees who are included. Employees will be considered to work on a full-time bases if they customarily work at least 20 or more hours a week for the employer.

Dependent Eligibility

Family members are eligible for coverage as follows:

- Spouse
- Dependent child(ren) (including step, foster or legally adopted child(ren)) who are under 26 years of age

If both the employee and spouse are insured as employee, their eligible children may be insured as dependents of only one of them. In addition, an employee cannot insure his spouse if they are employed by the same company and the spouse has purchased coverage.

Product Assumptions

Life Insurance

This section applies to the Basic Life Insurance Benefit, and the Voluntary Life Insurance Benefit.

Death Benefit

The face amount of the policy, as determined by the schedule and as applied for and approved by USABLE Life is payable to the employee's beneficiary in the event of his death. The life insurance will be paid in a lump sum.

Active Work or Actively at Work

The Insured reports for work at his usual place of employment and is able to perform all the duties of his regular occupation for the entire normal work day. If the Insured is not actively at work on the date insurance or any increase in insurance is scheduled to take effect, it will take effect on the day the Insured returns to active work. If insurance is scheduled to take effect on a non-working day, the Insured's active work status will be based on the last working day before the scheduled effective date of insurance.

Beneficiary

Each employee may name anyone he desires, except the employer, as the beneficiary or beneficiaries to whom his life insurance is to be paid.

Right of Conversion

When the employee's coverage ceases, an employee may have the right to convert coverage. There is a 31-day conversion period; during this 31-day period and subject to the terms of the group policy, he may convert his group life insurance without evidence of insurability to an individual life insurance policy (except term insurance) without disability or other supplemental benefits.

Eligibility

In regards to U.S. or Canadian citizens working outside of the U.S. or Canada, or non-U.S. citizens working in the U.S., the following definitions apply. An eligible person means a person who:

1. is a citizen of the United States of America (U.S.) or Canada, who either:
 - a. resides in the U.S. or Canada; or
 - b. is stationed outside the U.S. or Canada for a period of less than 6 months; or
2. is a foreign national residing in the U.S. and meets all of the following requirements:
 - a. has a valid permanent residency visa;
 - b. participates in U.S. Social Security; and
 - c. is covered by Workers' Compensation.

Life Insurance

Suicide Limitation

This provision applies to Voluntary Life only. If an Insured, whether sane or insane, dies by suicide within one year of the Insured's original effective date of insurance, the death benefit will be limited to the amount of premiums paid for his insurance.

After having been insured for one year, if the insured employee, whether sane or insane, dies by suicide within one year of the effective date of an increase in coverage, the death benefit will be limited to the amount of insurance in effect prior to the increase in coverage, plus the amount of premiums paid for the increase in coverage.

With respect to employees insured on the effective date of the policy:

1. if the policy replaces another group life policy, the one year limitation on death by suicide shall be reduced by the number of months the insured employee was continuously insured by the prior policy; and
2. the benefit payable shall be the lesser of the amount otherwise payable under this policy or the amount provided by the prior policy.

In the State of Washington, suicide limitations do not apply to any Life coverage.

Waiver of Premium (Extended Life Insurance Benefits)

The employee's life insurance will continue in force without premium payment while he becomes totally disabled provided:

1. he is insured under this plan and is actively at work on or after the effective date of the plan; and
2. his total disability begins before age 60; and
3. total disability has continued without interruption for at least six (6) months (In the State of Oregon, 90 days) during which time premiums have been paid; and
4. he provides us with proof of total disability as required; and
5. he is still totally disabled when he submits the proof of disability.

The amount of insurance continued will be the amount in force on the date the insured employee becomes totally disabled. This amount will be reduced or terminated based on the Schedule of Insurance or amendments to the group master policy. This amount will not be increased while the insured employee remains totally disabled.

The insured employee will no longer be eligible for the Extended Life Insurance Benefits, and his life insurance will terminate on the earliest of the following dates:

1. the date the insured employee ceases to be totally disabled;
2. the last day of the 60 day period following our request for proof of total disability, if he does not give us proof or he refuses to take a medical exam; or
3. the date the insured employee attains age 65. He will be entitled to the Right of Conversion as of that date.

Life Insurance

Continuity of Coverage for Life Insurance

If an employee was insured under the prior plan on the day before the plan effective date and would be eligible for coverage on the plan effective date; except that they are not able to meet the active work requirements; then the coverage amount shown in the schedule of insurance will not apply to the employee. Instead, the employee will be considered to be insured and the company's coverage amount will be the lesser of:

1. the amount of Term Life and Accidental Death & Dismemberment Insurance under the prior plan; or
2. the amount of Term Life and Accidental Death & Dismemberment Insurance shown in the schedule of insurance, reduced by any coverage amount in force or otherwise payable due to any disability benefit extension under the prior plan.

The employee will remain insured under this provision until the earlier of:

1. the date the employee returns to active work;
2. the date the employee's insurance terminates for a reason stated under the termination provision; or
3. the last day the employee would have been covered under the prior plan, including life waiver of premium if offered by the prior plan, had the prior plan not terminated.

Life Insurance

Continuity of Coverage for Waiver of Premium upon Transfer of Insurance Carriers

In order to prevent loss of coverage because of a transfer of insurance carriers, this policy will provide waiver of premium benefits for certain employees and covered dependents, if applicable, who meet the following qualifications if a transfer of carriers would result in loss of group life insurance coverage.

We will continue an insured's group life insurance in force without premium payment if the insured becomes totally disabled provided:

1. he was insured under the prior carrier at the time of transfer; and
2. his total disability began before age 60; and
3. his total disability has continued without interruption for at least six (6) months during which time premiums were paid to the prior carrier and us; and
4. he provides us with proof of total disability as required; and
5. he is still totally disabled when submitting proof of disability; and
6. this policy remains in force.

Termination of Insurance

Insurance will terminate automatically at 12:00 midnight on the earliest of the following dates:

1. the last day of the period for which a premium payment is made, if the next payment is not made;
2. the date the policy or a specific benefit terminates;
3. the date the insured ceases to be a member of an eligible class;
4. the date the insured ceases to be actively at work, or
5. if the insured continues coverage under the Waiver of Premium provision, the date specified under "Termination of the Extended Insurance Benefit."

Accelerated Benefit Plan

The accelerated benefit is advance payment of the insured's amount of life insurance under the group policy subject to the maximum and minimum benefit requirement stated below. An insured may request payment of an accelerated benefit in the event that he is diagnosed with a terminal illness which is expected to result in his death within 12 months, and from which he is not expected to recover.

In Washington State only: Consideration of diagnosis of terminal illness is 'within 24 months'.

The receipt of accelerated benefit payments may adversely affect the insured's eligibility for Medicaid or other government benefits or entitlements.

Notice of possible Tax Consequences

The payment of an accelerated benefit may result in a taxable event. The insured should consult a tax advisor before requesting such benefit payment.

Cost of Providing the Accelerated Benefit

There is no cost associated with providing the accelerated benefit.

Life Insurance

Accelerated Benefit Eligibility

Insured employees or dependents are eligible if they are under age 70 and insured for a minimum benefit of \$10,000 of life insurance under the policy.

Amount of Accelerated Benefit

The accelerated benefit will be paid only once and in one lump sum to the insured before death occurs. The maximum accelerated benefit will be the lesser of:

1. 75% of the insured's life insurance amount; or
2. \$250,000.

If the insured's life insurance amount is scheduled for a reduction within 12 months after the date he requests the payment of the accelerated benefit, the maximum accelerated benefit will be based on the reduced amount.

The minimum accelerated benefit for the insured member or insured dependent will be \$7,500.

Effect of Payment of An Accelerated Benefit Payment On Group Policy Provisions

The amount of life insurance under the group policy will be reduced by the amount of any accelerated benefit that has been previously paid. As a result, the following will be based on the reduced life insurance amount:

1. the amount of insurance payable to the beneficiary when the insured dies;
2. the amount of life insurance an insured can convert under the group policy; and
3. the premiums payable for the insured's life insurance under the group policy after an accelerated benefit is paid, if such premiums are not waived.

The payment of an accelerated benefit **will not** affect the amount of the insured's Accidental Death and Dismemberment Benefits under the group policy, if any.

Exclusions

We will not pay an accelerated benefit if:

1. the insured has made an absolute assignment of his life insurance under the group policy and we do not receive written consent by the absolute assignee;
2. all or part of the life insurance under the group is to be paid to the insured's child(ren) or former spouse as part of a court approved divorce agreement;
3. the insured has made an irrevocable beneficiary designation of his life insurance and we do not receive written consent by the irrevocable beneficiary; or
4. the terminal illness is a result of intentional self-inflicted injury or attempted suicide, committed while sane or insane.

In the State of Washington, Exclusion #4 does not apply.

Date Insurance Ends Under This Benefit

Insurance will end at the earliest of:

1. the date the accelerated benefit is paid to the insured or on his behalf;
2. the date the insured's life insurance ends under the group policy; or
3. the policy anniversary on which the insured is age 70

Life Insurance

With the purchase of life insurance, USABLE Life is proud to introduce The Dignity Planner™, which allows for your employees to create a personalized funeral plan for themselves or a loved one. We all have unique passions and personal stories that are like no other. Whether your employees are planning for themselves or for their loved one, The Dignity Planner allows them to create a plan simply by answering a few questions. Your local Dignity Memorial affiliate can take care of the rest of the details.

The Dignity Planner:

- allows them to choose a location for a memorial and specify desire for burial, cremation, memorial services, charitable donations, flowers, obituaries and death notices, they can build a complete plan.
- is offered as a service on behalf of the 2,000+ providers of the Dignity Memorial Network.
- once completed, they can save or share their plan. They may also update their plan at any time should wishes or circumstances change.

Dignity Planner site provided by SCI Shared Resources, LLC. The Dignity Memorial Network is comprised of funeral, cremation, and cemetery providers, which are affiliates of Service Corporation International, with corporate offices at 1929 Allen Parkway, Houston, TX 77019.

Availability of services, and merchandise, and pricing may vary by area and location.

Life Insurance

Emergency Medical Travel Assistance Coverage

USable Life makes traveling worry-free with a comprehensive global emergency services program from Assist America. Your covered employees can travel anywhere in the world knowing they are still connected to quality medical care and emergency assistance, 24/7.

USable Life understands that whether your employees are traveling on business or pleasure, unexpected events can occur. That's why USable Life brings provides the enhanced benefits of Assist America, a service travelers turn to each day for help with medical emergencies away from home.

What is Assist America?

Assist America is a global emergency medical travel assistance company. Anytime your employee, their spouse and/or minor dependent children are traveling 100 miles or more away from home or in another country-with or without the employee present*-they are protected by Assist America's vast assistance resources. A single phone call is all it takes to put Assist America in motion on an employee's behalf. Services include:

- Medical Consultation & Referral
- Medical Monitoring
- Prescription Assistance
- Hospital Admission Guarantee
- Emergency Medical Evacuation
- Compassionate Visit
- Care of Minor Children
- Medical Repatriation
- Return of Mortal Remains
- Emergency Trauma Counseling
- Legal & Interpreter Referrals
- Much more

Services are available 24 hours a day, 365 days a year, anywhere in the world.

This program, provided to you through USable Life:

- Alleviates the stress of being sick or injured away from home for the employee and employer-Assist America takes care of everything
- Provides protection and peace of mind for traveling employees and their families
- Introduces a popular "living benefit" that builds good will between employers and employees
- Protects a company's greatest assets, its employees, by ensuring they receive appropriate medical care according to the industry's highest standards
- Eliminates large, unpredictable evacuation/repatriation expenses
- Works with employees' health insurance plans

Assist America pays for all of the assistance services it provides with no caps, limits or charge-backs to anyone and with no exclusions for pre-existing conditions, adventure sports, geographic risk or alcohol-related incidents.

*Spouses traveling on behalf of their employer are excluded.

Life Insurance

Portability

This section applies to the Voluntary Life Insurance Benefit only.

Portability Benefit

The insured employee may continue his and his spouse's voluntary term life insurance if employment terminates and he meets the following requirements on the date his employment terminates:

1. he is not disabled*; and
2. he either:
 - a. is not retired and is under age 70; or
 - b. is retired and is under age 65.

Coverage will be continued under the policy for employees who elect continuation of coverage under this portability provision. Portability is not available upon policy cancellation.

* Not applicable in North Carolina

A spouse's term life insurance may not be continued if the insured employee's term life insurance is not continued. Dependent children are not eligible for the Portability provision; however, the dependent children's coverage may be converted under the "Conversion Privilege" provisions of the policy.

When Portability Ends

An insured employee's continued coverage under this provision will end automatically on the earliest of the following:

- the date the last period ends for which a premium payment is made;
- the premium due date following the employee's attainment of age 70;
- if coverage continued due to the insured employee's retirement prior to age 65, on the premium due date following attainment of age 65;
- the date the insured employee become a full-time member of the armed forces of any country; or
- spouse coverage will end on the premium due date following the date the spouse ceases to be dependent as defined in the policy, or
- spouse coverage will end on the premium due date following the spouse's attainment of age 65.

When the insured employee's insurance under the portability provision ends, he and his spouse will be eligible to convert insurance to an individual policy under the "Conversion Privilege" provisions.

Other Policy Provisions

The Life Insurance - Waiver of Premium and the Group Life Accelerated Benefit provisions will not apply to insurance continued under the Portability provision.

Dependent's Group Life Insurance

Death Benefits

The amount of Dependent's Group Life Insurance, as determined by the Schedule of Benefits, is payable to the employee in the event of death of an eligible dependent. The life insurance will be paid in a lump sum.

Effective Date

Insurance on dependents will not become effective until the employee's insurance is effective .

Right of Conversion

An insured dependent spouse or child may convert all or part of his life insurance to an individual life insurance policy, other than Term, if his dependent life insurance is terminated because:

1. the employee stopped active work for the employer; or
2. the employee ceased to be a member of a class eligible for insurance; or
3. the dependent ceased to be an eligible family member; or
4. of the employee's death.

Waiver of Premium (Extended Life Insurance Benefits)

If the employee becomes totally disabled, the amount of Dependent's Group Life Insurance will continue in force without premium payment for up to 12 months, as long as the employee remains totally disabled, provided the dependent remains eligible for coverage.

Suicide Limitation

This provision applies to Voluntary Dependent Life only. If a covered dependent, whether sane or insane, dies by suicide within one year of his original effective date of insurance, the death benefit will be limited to the amount of premiums paid for this insurance.

After having been insured for one year, if the covered dependent, whether sane or insane, dies by suicide within one year of the effective date of an increase in coverage, the death benefit will be limited to the amount of insurance in effect prior to any increase in coverage, plus the amount of premiums paid for the increase in coverage.

With respect to dependents insured on the effective date of the policy :

1. if the policy replaces another group life policy providing similar dependent life insurance, the one year limitation on death by suicide shall be reduced by the number of months the insured dependent(s) were continuously insured for dependent life by the prior policy; and
2. the benefit payable shall be the lesser of the amount otherwise payable under this policy or the amount provided by the prior policy.

In the State of Washington, suicide limitations do not apply to any Life coverage.

Additional Group Accidental Death & Dismemberment Features

Benefits

An amount, as determined by the Schedule of Benefits, is payable in the event of loss of life or dismemberment through accidental means. Accidental Death and Dismemberment Insurance provides protection for losses occurring on or off the job. Payment will be made if the loss is suffered within 365 days of the date of the accident. With the exception of the inclusion of certain riders, we will pay no more than the full amount shown on the Schedule of Benefits for losses resulting from any one injury. The amounts payable are as follows:

Amount Of Insurance For Accidental Loss Of:

Life	100% of the AD&D Amount
Two or More Members	100% of the AD&D Amount
One Member	50% of the AD&D Amount
Thumb and Index Finger of the Same Hand	25% of the AD&D Amount

Member means hand, foot, sight, speech, or hearing.

Loss of sight means total and irrecoverable loss of sight.

Loss of hands or feet means severance at or above the wrist or ankle, unless the State in which this policy is issued defines the loss differently.

Loss of Thumb and Index Finger means total and irrecoverable loss at the proximal phalanx.

Loss of speech means a total and irrecoverable loss of audible communication.

Loss of hearing means permanent total deafness in both ears such that it cannot be corrected to any functional degree by any aid or device.

Additional Features Included In This Proposal

- Coma Benefit
- Exposure and Disappearance Benefit
- Repatriation Benefit
- Seat Belt Benefit
- Air Bag Benefit

Additional Group Accidental Death & Dismemberment Features

Coma Benefit

For Basic AD&D, the insured employee is the only covered person under this benefit. For Voluntary AD&D, the insured employee and any dependents covered under the Voluntary AD&D benefit are covered persons under this benefit.

If as a result of a covered accident, an insured is injured, we will pay a benefit if the insured becomes comatose within 31 days of the accident, and remains comatose beyond the elimination period. A person is considered "Comatose" or in a "Coma", if he is in a profound stupor or state of complete and total unconsciousness, as the result of an accident. The "Elimination Period" is the 31-day period from the day the insured becomes comatose.

We will pay this benefit from the end of the elimination period, based upon the insured's full Accidental Death and Dismemberment benefit amount, at the rate of 5% of the full benefit amount per month or 5% of the difference between the full benefit amount and the amount of any benefits paid for loss arising out of the same accident, whichever is less. Payment will cease on the earliest of:

1. The end of the month in which the insured dies;
2. The end of the 11th month for which this benefit is payable; or
3. The end of the month in which the insured recovers from the coma.

Monthly coma benefit payments will be payable to the insured's legal guardian, or in the event no legal guardian is appointed, to the person, who in our opinion is responsible for the care of the insured. In the event of the insured's death, any Accidental Death benefits payable will be paid to the insured's beneficiary.

If the insured dies as a result of the covered accident while the monthly Coma Benefit is payable, benefits will be paid under the policy for Accidental Death; however, in no event shall the total amount paid for all benefits exceed the insured's full AD&D benefit amount.

If the insured remains comatose after the Coma Benefit is payable for 11 straight months, benefits will be paid under the policy for Accidental Death; however, in no event shall the total amount paid for all benefits exceed the insured's full AD&D benefit amount.

Additional Exclusions

In addition to the Limitations listed at the end of this section, the following exclusion applies. Benefits will not be paid for loss covered by or resulting from sickness, disease, bodily infirmity or medical or surgical treatment thereof, or bacterial or viral infection, regardless of how contacted. This does not include bacterial infection that is the natural and foreseeable result of an accidental external bodily injury or accidental food poisoning.

Date The AD&D Benefit Ends for an Insured

This benefit will end upon the insured's attainment of age 70; however, termination only applies to AD&D coverage after the insured's attainment of age 70. Life insurance would remain in effect subject to the reduction provisions of the contract.

Additional Group Accidental Death & Dismemberment Features

Exposure and Disappearance Benefit

For Basic AD&D, the insured employee is the only covered person under this benefit. For Voluntary AD&D, the insured employee and any dependents covered under the Voluntary AD&D benefit are covered persons under this benefit.

Coverage is provided for the applicable accidental death benefit if, due to an accident for which the policy provides Accidental Death and Dismemberment coverage, a covered loss results from exposure to the elements due to the forced landing, stranding, sinking, or wrecking of a vehicle in which the insured was traveling.

Presumption that the insured has died will be made if:

1. the vehicle in which he or she is traveling disappears, sinks, is stranded, or is wrecked as a result of a covered accident; and
2. the body is not found within one year of the occurrence of the disappearance.

Repatriation Benefit

For Basic AD&D, the insured employee is the only covered person under this benefit. For Voluntary AD&D, the insured employee and any dependents covered under the Voluntary AD&D benefit are covered persons under this benefit.

We will pay a Repatriation benefit if the insured dies:

1. As the result of an accident for which an AD&D benefit is payable; and
2. While traveling beyond 100 miles from his permanent residence or outside the territorial boundaries of the United States. Mileage will be measured as map miles from his residence.

We will pay the expenses incurred for the preparation and transportation of the insured's remains to a mortuary as follows:

1. Minimum of \$250.00;
2. Up to a maximum of 10% of the insured's AD&D benefit not to exceed \$5,000.00.

Benefit Limitations

In addition to the policy limitations, benefits will not be paid under this Repatriation Benefit for:

1. Charges which exceed the amount shown above;
2. Expenses paid or payable by any Worker's Compensation, occupational disease or similar law that would pay benefits in the absence of this coverage.

Payment of Benefits

All benefits are payable in U.S. currency at the exchange in force on the date the expense was incurred. Benefits will be paid to the beneficiary when we receive valid proof of the expense incurred.

Date This Benefit Ends for an Insured

With respect to an insured, this rider will end upon the insured's attainment of age 70; however, termination only applies to accidents occurring after the insured's attainment of age 70.

Additional Group Accidental Death & Dismemberment Features

Seat Belt and Air Bag Benefit

For Basic AD&D, the insured employee is the only covered person under this benefit. For Voluntary AD&D, the insured employee and any dependents covered under the Voluntary AD&D benefit are covered persons under this benefit.

Seat Belt Benefit

We will pay an additional accidental death benefit of a minimum 10% of the insured's accidental death benefit not to exceed \$10,000. We will pay this benefit if the insured suffers loss of life, as the result of a covered accident which occurs while he is driving or riding in a Private Passenger Car, if:

1. The private passenger car is equipped with seat belts; and
2. The seat belt(s) were in actual use and properly fastened* at the time of the covered accident; and
3. The position of the seat belt(s) are certified in the official report of the covered accident; or by the investigating officer. A copy of the police accident report must be submitted with the claim.

****An automatic harness seat belt is not considered fastened unless a lap belt is also used.***

If the official report reflects that the insured was not wearing the seat belt(s) or was not correctly wearing the seat belt(s), we will not pay a benefit under this provision. If such certification is not available, and it is unclear whether the insured was properly wearing a seat belt, then we will pay a fixed benefit of \$1,000.00 to the designated beneficiary.

No benefit will be paid if the insured was the driver of the private passenger car and did not hold a current and valid driver's license.

"Private Passenger Car" means a validly registered four-wheel private passenger car (including policyholder-owned cars), station wagons, sports utility cars, pick-up trucks and vans that are used only as private passenger cars.

Air Bag Benefit

We will pay an additional benefit if a Seat Belt Benefit is payable and if the insured is positioned in a seat protected by a properly functioning, original, factory-installed Supplemental Restraint System that inflates on impact. The additional amount payable under the Benefit is the lesser of 10% of the insured's accidental death benefit amount not to exceed \$10,000.

Limitations

We will not pay a benefit for loss caused directly or indirectly by:

- disease, bodily or mental infirmity of infection (except bacterial infection of a visible injury);
- war or any act of war, or while serving in the armed forces of any country or international authority;
- suicide or intentionally self-inflicted injury, whether sane or insane;
- participation in a riot or insurrection;
- voluntary commission of, or attempting to commit, an assault or felony; or participating in an illegal occupation;
- voluntary use of any drug, hallucinogen, controlled substance or narcotic unless taken as prescribed by a physician.
- travel or flight in, or descent from, any aircraft unless as a fare paying passenger on a commercial airline flying between established airports on (a) a scheduled route; or (b) a charter flight; or
- the insured employee being intoxicated as defined by the laws of the jurisdiction in which the accident occurred. Conviction is not necessary for a determination of being intoxicated.

General Provisions

Earnings Definition - Life

The employee's annual base rate of pay, excluding any overtime pay, bonuses, or other extra pay. If the employee's pay is from commissions, his annual salary will be based on his average commissions for the prior 12 months.

Eligible Employee

All permanent, active employees as defined by employer classes who have completed the waiting period established by the Policyholder are eligible unless limited by conditions pertaining to their employment. The term "employees" includes all persons who work for the Policyholder at least the minimum number of hours per week shown on the group application.

No director, officer, consultant or other person not actively at work on behalf of the Employer will be considered an Employee unless he meets the above conditions.

Eligible Dependents (if Dependent's Life included)

An employee's spouse and unmarried children who are not working on a full-time basis, depend upon the employee for more than 50% of his support, and under 26 years of age (or to the age shown in the Dependent Life section of the Schedule of Benefits in this proposal if the dependent is a full-time student).