

PART III

LIFE INSURANCE PLAN

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The Life Insurance Plan offers Basic and Supplemental Life Insurance coverage and Accidental Death and Dismemberment benefits.

WHO IS ELIGIBLE FOR THE LIFE INSURANCE PLAN?

Active Employees

All regular employees who work at least 20 hours per week are eligible for Basic Life Insurance, Supplemental Life Insurance, and Accidental Death and Dismemberment coverages on the first day of active employment.

ENROLLMENT

Eligible employees must enroll for Basic Life Insurance coverage on their date of hire, and coverage will be effective on their date of hire. Supplemental Life Insurance coverage is optional.

To enroll, you must complete an enrollment form and indicate one or more Beneficiaries. Enrollment forms are available through the Human Resources Division. By completing the form, you will authorize the necessary payroll premiums for the coverage you select. Eligible employees have 90 days from their date of hire to enroll for Supplemental Life Insurance coverage, and coverage will be effective on the date the enrollment form is signed.

After 90 days, employees may request enrollment, but must submit evidence of insurability and be approved by the insurance company before insurance can become effective. If approved, Supplemental Life Insurance coverage will become effective on the date of such approval.

LIFE INSURANCE PLAN COVERAGE EMPLOYEES UNDER AGE 65

Basic Life Insurance Benefits Provided

Basic Life Insurance coverage is provided in an amount equal to the nearest multiple of \$2,500 that exceeds your Annual Base Salary. For part-time employees, coverage is based on the actual part-time Annual Base Salary. Basic Life Insurance coverage is provided at no cost to eligible employees.

Supplemental Life Insurance Benefits Provided

In addition to Basic Life Insurance coverage, two levels of Supplemental Life Insurance coverage are also available. Supplemental I Life Insurance coverage can be purchased in an amount equal to your Basic Life Insurance coverage. Supplemental II Life Insurance coverage is available in an amount sufficient to make total Life Insurance coverage equal to approximately three times your Annual Base Salary. The total Life Insurance coverage is rounded to the nearest \$500.

Examples:

An employee whose Annual Base Salary is \$30,000 per year will have Life Insurance coverage available as follows:

Annual Base Salary	Basic Insurance	Supplemental I Insurance	Supplemental II Insurance	Total Insurance
\$30,000	\$32,500	\$32,500	\$25,000	\$90,000

If an employee works 20 hours per week, which, in this example, is assumed to be fifty percent of the regular work schedule and has an Annualized Base Salary of \$30,000, Life Insurance coverage is available as follows:

Annualized Base Salary	Actual Base Salary	Basic Insurance	Supplemental I Insurance	Supplemental II Insurance	Total Insurance
\$30,000	\$15,000	\$17,500	\$17,500	\$10,000	\$45,000

The following schedule outlines the Basic and Supplemental coverage available at various Annual Base Salary levels:

Annual Base Salary	Basic Insurance	Supplemental I Insurance	Supplemental II Insurance
\$20,000 to 22,499.99	\$22,500	\$22,500	Additional insurance to make total coverage from Basic, Supplemental I, and Supplemental II equal to three times Annual Base Salary rounded to the nearest \$500.
22,500 to 24,999.99	25,000	25,000	
25,000 to 27,499.99	27,500	27,500	
27,500 to 29,999.99	30,000	30,000	
30,000 to 32,499.99	32,500	32,500	
32,500 to 34,999.99	35,000	35,000	

(continues in multiples of \$2,500)

LIFE INSURANCE PLAN COVERAGE EMPLOYEES AGE 65 OR OVER

Basic Life Insurance Benefits Provided

Basic Life Insurance coverage is provided at no cost to eligible employees and is in accordance with the following schedule:

Age	Basic Life Insurance as Percentage of Annual Base Salary
65 to 69	66 2/3%
70 to 74	45%
75 to 79	30%
80 or over	20%

Supplemental Life Insurance Benefits Provided

Supplemental I and Supplemental II coverages are available in amounts equal to the Basic Life Insurance coverage amount indicated above. The amount of Basic Life Insurance coverage available is determined as a fraction of Annual Base Salary rounded to the nearest \$500. Examples:

A 65 year-old employee earning \$35,200 per year enrolled in Supplemental I and II would have the following Life Insurance coverage:

Basic	\$23,500
Supplemental I	\$23,500
Supplemental II	\$23,500
Total Life Insurance	\$70,500

A 70 year-old employee earning \$35,200 per year enrolled in Supplemental I and II would have the following Life Insurance coverage:

Basic	\$16,000
Supplemental I	\$16,000
Supplemental II	\$16,000
Total Life Insurance	\$48,000

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Benefits Provided

Accidental Death and Dismemberment (AD&D) Insurance coverage is in addition to Life Insurance coverage and is provided in amounts as follows:

Annual Base Salary	Basic AD&D Insurance	Supplemental AD&D Insurance*	Total AD&D Insurance
Less than \$5,000	\$ 5,000	\$ 5,000	\$10,000
\$5,000 to \$7,499.99	\$ 7,500	\$ 7,500	\$15,000
\$7,500 to \$9,999.99	\$10,000	\$10,000	\$20,000
\$10,000 or over	\$12,500	\$12,500	\$25,000

*Only provided if you elect Supplemental Life Insurance coverage.

The maximum total AD&D coverage is \$25,000.

This insurance will be paid, regardless of other insurance, for any of the following losses resulting from an accident occurring on or off the job while you are insured:

Loss	AD&D Coverage Amount
Life	100%
One hand by severance at or above the wrist	50%
One foot by severance at or above the ankle	50%
Sight in one eye (entire and irrecoverable)	50%
More than one of the above	100%

Exclusions

AD&D insurance does not cover losses occurring more than 90 days after the accident, or any loss resulting from declared or undeclared war or any act thereof, suicide, intentionally self-inflicted injury, sickness, disease, bodily infirmity, viral infection, bacterial infection (except infection resulting from an accidental external cut or wound) or losses due to disease.

CLAIMS

How to File a Claim

To file a claim under the Life Insurance Plan, you or a family member must notify the Human Resources Division. A claim form, available in the Human Resources Division, must be completed and submitted to the Human Resources Division. The amount of your Life and/or AD&D Insurance will be paid when the insurance company receives proof that you died or were injured while insured for these benefits, and approves the claim.

Questions About Claims

If you have a question about a Life Insurance Plan claim, you should contact the Human Resources Division.

How to Appeal a Claim

If your claim is denied, you will receive a written notice of the denial from the insurance company. The notice will explain the reason for the denial and indicate the review procedures. You may request a review of the denied claim. The request must be submitted in writing to the insurance company within 60 days after you receive the denial notice. Submit your request, including your reasons for requesting the review and any additional documents which you believe support your claim. CIGNA will review the claim and ordinarily notify you within 60 days of the date your request for review is received. In special cases requiring a delay, CIGNA will render a decision no later than 120 days after your request for review is received.

EMPLOYEE PREMIUMS

Employees who elect Supplemental I or II Life Insurance coverage must pay the required employee premiums (\$0.35 per \$1,000 of coverage). Any

change in the amount of your Life Insurance due to a change in your Annual Base Salary will result in an adjustment to your employee premiums.

MISCELLANEOUS

Annual Base Salary

Annual Base Salary is the insured person's annual base salary, before exercise of any salary reduction option, as of the time of the accident or death. Overtime pay and premium pay are not included in Annual Base Salary.

Assignment of Your Life Insurance and AD&D Benefits

Instead of naming a Beneficiary, you may elect to make an absolute assignment of your Life and AD&D Insurance benefits to your spouse or another designated person. When you assign your benefits to another person, you divest yourself of all ownership rights or interests including the right to change Beneficiaries.

You may obtain additional information and the necessary assignment forms from the Human Resources Division.

Beneficiary

In the event of your death, from any cause, your Life Insurance benefits will be paid to the Beneficiary(ies) you have designated. You may designate anyone you wish as a Beneficiary, and you may change your Beneficiary at any time. You may obtain change of beneficiary forms from the Human Resources Division.

Changes in the Amount of Life and AD&D Insurance

Any change in the amount of your Life and AD&D Insurance coverages due to a change in your Annual Base Salary will become effective on the date your Annual Base Salary changes. If you are not in active employment on that date, the increase will become effective after you return to active employment for one full day.

You may reduce your Supplemental Life Insurance coverage at any time by completing the required form available in the Human Resources Division.

To increase Supplemental Life Insurance coverage, you must complete an enrollment form, submit evidence of insurability and be approved by the insurance company before the insurance can become effective. Forms are available in the Human Resources Division. If approved, the insurance will become effective on the date of such approval, and you will be required to pay the appropriate employee premiums.

General Information

Information regarding the plan identification number, plan year, plan funding, type of plan, plan sponsor, plan administrator, agent for legal pro-

cess, your rights under ERISA, prudent actions by plan fiduciaries, modification, suspension, or termination, and privacy of information of the plan can be found in the General Information section of this booklet.

Leave of Absence

If you are on an approved Leave of Absence, you may continue your Life Insurance coverage during the term of the approved leave from the starting date of your leave by paying the required active employee premiums.

Continuation of insurance is not allowed while on leave for other employment when (1) the other employer offers coverage or (2) the other employer is an agency or prime contractor of the federal government that will cover the employee under its insurance program.

Participants Receiving Long Term Disability Benefits

Life Insurance coverage will be continued at no cost for employees who qualify for Long Term Disability (LTD) Plan benefits. This coverage will cease when the employee is no longer eligible for LTD Plan benefits.

Termination of Coverage

Life Insurance coverage will cease on the earlier of the date your employment terminates, the date you are no longer eligible for coverage, or when you fail to pay the required premiums. If coverage has ceased and you die within 31 days after coverage ceased, the benefit amount will still be paid if the claim is approved.

CONVERSION

You are entitled to convert to an individual policy only if (a) your insurance ceases because you are no longer in active employment or no longer eligible for life insurance, (b) your insurance ceases or is reduced because of retirement or age, (c) your insurance is reduced due to a change in your class or amendments of the policy, or (d) the policy is canceled for your class of employees. No medical examination will be required, but you must submit a completed application form and pay the premium for this coverage to the insurance company within 31 days from the date your employment terminates. You may obtain the necessary application form from the Human Resources Division.