Regence

Life and Health Insurance Company

This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this document and the master policy, master policy provisions will prevail.

Business Health Trust

Plan Year 2010-2011

Basic Life and AD&D - Plan A

Life and Accidental Death & Dismemberment (AD&D)	
Basic Life Insurance	$15,000
Basic AD&D Insurance	$15,000
Age Reduction	If you are still working the required number of hours to be eligible for this insurance at age 70, your benefits will reduce according to the following scale. Benefits reduce to: — At age: 50% — 70 30% — 75 20% — 80
AD&D Schedule	If due to an accident you die, lose a limb, sight of an eye or become paralyzed, the following benefits are available. 100% of the Basic AD&D: Life; Both hands; Both feet; Sight of both eyes; One hand and one foot; One hand and sight of one eye; One foot and sight of one eye; Quadriplegia 75% of the Basic AD&D: Paraplegia; Triplegia 25% of the Basic AD&D: Thumb and Index finger; Uniplegia 50% of the Basic AD&D: One hand; One foot; Sight of one eye; Speech or Hearing; Hemiplegia
Seat Belt Benefit	If you die in an automobile accident and were wearing your seat belt, your beneficiary (ies) will collect $10,000 in addition to the Basic Life and Basic AD&D benefits described above.
Accelerated Benefit	You may collect part of your Basic Life insurance prior to death if you are diagnosed as terminally ill and have a life expectancy of less than 24 months. You may apply for up to 80% of the Basic Life insurance in force. The remaining benefit you do not elect is payable to your beneficiary upon your death.
Total Disability	If you become totally disabled (as defined by the policy) prior to age 60 and are disabled for at least 6 consecutive months, your basic life insurance may be continued until you reach age 65 without further premium payment by either your employer or you. At age 65 coverage terminates, however you may continue coverage by applying for a conversion policy at that time.
Additional Benefits Included	Adaptive Home/Vehicle, AirBag, Child Education, Coma, Day Care, Exposure and Disappearance, Felonious Assault, Rehabilitation, Repatriation, Spouse Education and Common Carrier.
Basic Life Insurance Exclusions	None
AD&D Insurance Exclusions	No benefits are payable due to suicide or attempted suicide, riot, war or act of war, military service, felony, voluntary use of a controlled substance.
Conversion	You may convert your Basic Life insurance to an individual policy if your coverage is terminated due to termination of employment or other loss of eligibility. You have 31 days from the earliest of, the date your employment terminates or other loss of eligibility to apply for the Conversion policy.
Travel Assistance	Medex Plus travel assistance is included in your plan.