

Lewis & Clark College All Eligible Employees Benefits as of 4/1/08

Life and Accidental Death & Dismemberment (AD&D) Employer Paid																			
Basic Life Insurance	150% of your Annual Earnings rounded to the next higher \$1,000 to a maximum of \$250,000, \$15,000 Minimum.																		
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Age Reduction	<p>If you are still working the required number of hours to be eligible for this insurance at age 70, your benefits will reduce according the following scale.</p> <table style="width: 100%; border: none;"> <tr> <td style="text-align: left;"><u>Benefits reduce to:</u></td> <td style="text-align: left;"><u>At age:</u></td> </tr> <tr> <td style="text-align: center;">65%</td> <td style="text-align: center;">70</td> </tr> <tr> <td style="text-align: center;">45%</td> <td style="text-align: center;">75</td> </tr> <tr> <td style="text-align: center;">30%</td> <td style="text-align: center;">80</td> </tr> <tr> <td style="text-align: center;">20%</td> <td style="text-align: center;">85</td> </tr> <tr> <td style="text-align: center;">15%</td> <td style="text-align: center;">90</td> </tr> <tr> <td style="text-align: center;">10%</td> <td style="text-align: center;">95</td> </tr> </table>	<u>Benefits reduce to:</u>	<u>At age:</u>	65%	70	45%	75	30%	80	20%	85	15%	90	10%	95				
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AD&D Schedule	<p>If due to an accident you lose a limb, sight of an eye or become paralyzed, the following benefits are available.</p> <table style="width: 100%; border: none;"> <tr> <td style="text-align: left;"><u>100% of the Basic AD&D:</u></td> <td style="text-align: left;"><u>50% of the Basic AD&D</u></td> </tr> <tr> <td>Life</td> <td>One hand</td> </tr> <tr> <td>Both hands</td> <td>One foot</td> </tr> <tr> <td>Both feet</td> <td>Sight of one eye</td> </tr> <tr> <td>Sight of both eyes</td> <td>Paraplegia</td> </tr> <tr> <td>One hand and one foot</td> <td>Hemiplegia</td> </tr> <tr> <td>One hand and sight of one eye</td> <td></td> </tr> <tr> <td>One foot and sight of one eye</td> <td></td> </tr> <tr> <td>Quadriplegia</td> <td></td> </tr> </table>	<u>100% of the Basic AD&D:</u>	<u>50% of the Basic AD&D</u>	Life	One hand	Both hands	One foot	Both feet	Sight of one eye	Sight of both eyes	Paraplegia	One hand and one foot	Hemiplegia	One hand and sight of one eye		One foot and sight of one eye		Quadriplegia	
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Seat Belt Benefit	If you die in an automobile accident and were wearing your seat belt, your beneficiary(ies) will collect a \$10,000 seat belt benefit 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 12 months. You may apply for up to 75% of the basic life insurance in force, to a \$187,500 maximum. The remaining % of 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 without further premium payment by either your employer or you.																		
Basic Life Insurance Exclusions	None.																		
AD&D Insurance Exclusions	No benefits are payable for losses 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.																		