

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

### Voluntary Accidental Death & Dismemberment (AD&D) Employee Paid

Availability	You (the Insured) may elect coverage (the Principal Sum) from a minimum of \$25,000 to \$250,000 in \$25,000 increments.																										
Benefit Options	<p>You may elect coverage for yourself only (Employee Only) or you may elect to cover yourself and your family (Employee &amp; Family). If both husband and wife are employees of Lewis &amp; Clark College, both may enroll as Employee Only or one may elect to enroll for Employee &amp; Family.</p> <p>If you elect Employee &amp; Family coverage, your eligible dependents will be covered as follows:</p> <ul style="list-style-type: none"> <li>• If you have an eligible spouse, but no eligible dependent children, your spouse will be insured for 50% of the principal sum.</li> <li>• If you have an eligible spouse AND eligible dependent children, your spouse will be insured for 40% of the principal and each eligible dependent child will be insured for 10% of the principal.</li> <li>• If you have eligible dependent children, but no eligible spouse, each eligible dependent child will be insured 15% of the principal sum.</li> </ul>																										
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 to the following scale.</p> <table style="width: 100%; border: none;"> <thead> <tr> <th style="text-align: center; border-bottom: 1px solid black;">Benefits reduce to:</th> <th style="text-align: center; border-bottom: 1px solid black;">At age:</th> </tr> </thead> <tbody> <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> </tbody> </table>			Benefits reduce to:	At age:	65%	70	45%	75	30%	80	20%	85	15%	90	10%	95+										
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Table of Losses	<p>If you die, lose a limb, the sight of an eye or become paralyzed as the result of an accident, the following benefits are available.</p> <table style="width: 100%; border: none;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;"><u>100% of Principal Sum</u></th> <th style="text-align: left; border-bottom: 1px solid black;"><u>50% of Principal Sum</u></th> <th style="text-align: left; border-bottom: 1px solid black;"><u>25% of Principal Sum</u></th> </tr> </thead> <tbody> <tr> <td>Life</td> <td>One hand, foot or sight of one eye</td> <td>Thumb and index</td> </tr> <tr> <td>Both hands or both feet</td> <td>Speech or hearing in both ears</td> <td>finger of the same</td> </tr> <tr> <td>Sight of both eyes</td> <td>Hemiplegia</td> <td>hand.</td> </tr> <tr> <td>One hand and one foot</td> <td>Paraplegia</td> <td></td> </tr> <tr> <td>One hand or foot and sight of one eye</td> <td></td> <td></td> </tr> <tr> <td>Speech and hearing in both ears</td> <td></td> <td></td> </tr> <tr> <td>Quadriplegia</td> <td></td> <td></td> </tr> </tbody> </table>			<u>100% of Principal Sum</u>	<u>50% of Principal Sum</u>	<u>25% of Principal Sum</u>	Life	One hand, foot or sight of one eye	Thumb and index	Both hands or both feet	Speech or hearing in both ears	finger of the same	Sight of both eyes	Hemiplegia	hand.	One hand and one foot	Paraplegia		One hand or foot and sight of one eye			Speech and hearing in both ears			Quadriplegia		
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Special Riders	<ul style="list-style-type: none"> <li>• <b>Spouse Retraining</b> – If the insured has selected the Family Plan and dies as a result of a covered accident, a benefit of up to \$3,000 will be paid to the insured's spouse for the purpose of retraining or refreshing skills needed for employment.</li> <li>• <b>Special Education Benefit</b> – If the Family Plan has been selected and the insured dies in a covered accident, an additional benefit equal to 5% of the insured's Principal Sum, not to exceed \$3,750, will be paid for a maximum of four years for each child enrolled at a school of higher learning.</li> </ul>																										
Exclusions and Limitations	<p>No benefits will be paid by the Voluntary AD&amp;D policy or any riders for loss resulting from in whole or in part of: suicide, intentionally self-inflicted injury, or any attempt to injure oneself, while sane or insane; active participation in a riot. "Active participation" does not include being at the scene of a riot during the performance of official duties; war or any act or war, whether declared or undeclared; injury suffered while serving in the military forces of any country; committing or attempting to commit an assault or felony; any sickness or pregnancy existing at the time of the Accidental Bodily Injury; voluntary use or consumption of any poison, chemical compound or drug, except a prescription drug used or consumed in accordance with the directions of the prescribing Physician; heart attack (including but not limited to myocardial infarction) or stroke (including but not limited to cerebrovascular accident); bodily infirmity or disease from bacterial or viral infections, other than infection caused from an Accidental Bodily Injury sustained while the Insured Person was covered under this Rider; or diagnostic test, medical or surgical treatment. Air Travel coverage is generally limited to riding as a passenger in a commercial airliner. Please see your certificate for complete details.</p>																										
Cost	Principal Sum	Employee Only – Monthly Cost	Employee + Family – Monthly Cost																								
	\$250,000	\$7.50	\$12.50																								
	\$225,000	6.75	11.25																								
	\$200,000	6.00	10.00																								
	\$175,000	5.25	8.75																								
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