

SCHEDULE OF BENEFITS
Superior Court of California, County of Kern – 301718
Effective: March 1, 2011

Class of Employees

This schedule covers the following class(es) of Employees of companies and affiliates controlled by the Policyholder:

All active full-time Represented Employees residing in the United States, excluding temporary and seasonal employees

Description of Class:

Employees are considered full-time if they customarily work: 40 hours per biweekly pay period

Employee Waiting Period:

An Employee is eligible for insurance on the first day of the month following the date he completes 30 days of continuous employment with the Policyholder

If the Covered Person's employment ends and the same employer rehires him within one year, We will apply his previous employment in an eligible class toward completing the Waiting Period.

Cost of Insurance: The Covered Person is not required to contribute to the cost of his Basic insurance. The Covered Person is required to contribute to the entire cost of his Supplemental insurance.

Covered Person Insurance:

Basic Life Insurance Benefit:

\$10,000

Basic Life Insurance Benefit will reduce to 65% at age 65, 50% at age 70 and terminate at retirement.

Supplemental Life Insurance Benefit:

The benefit amount applicable to the Covered Person is that which is elected at the time of enrollment.

\$10,000 to \$500,000 in increments of \$10,000

Supplemental Life Insurance Benefit will reduce to 65% at age 65, 50% at age 70 and terminate at retirement.

Basic Accidental Death and Dismemberment Benefit:

\$10,000

Basic Accidental Death and Dismemberment Benefit will reduce to 65% at age 65, 50% at age 70 and terminate at retirement.

Basic Accidental Death and Dismemberment Benefits are issued on a:

24 hour basis non-occupational basis

Accelerated Death Benefit: Up to 50% of the combined Basic Life Insurance and Supplemental Life Insurance amount in force to a maximum of \$50,000. Employee must have at least \$10,000 in Basic Life Insurance in-force to qualify for this benefit.

Dependent Life Insurance:

The Dependent's Insurance included in this Certificate applies only to Employees who have elected, paid premiums and are insured for Dependent Insurance.

