

National Employees Health Plan
LIFE, ACCIDENTAL DEATH AND DISMEMBERMENT
AND DEPENDENT LIFE BENEFITS - \$20,000

Schedule of Life, Accidental Death and Dependent Life Benefits - The Plan will pay the Life and Accidental Death Benefits in accordance with the following schedule:

	Life Benefit	Accidental Death Benefit
Eligible Employee	\$20,000	\$20,000
Eligible Spouse	\$3,000 ^{1/}	Not Covered
Eligible Children	\$1,500 ^{1/}	Not Covered

Schedule of Accidental Dismemberment Benefits - The Plan will pay an Accidental Dismemberment Benefit to an eligible Employee in accordance with the following schedule:

Loss of both hands, or both feet, or the sight of both eyes	\$20,000
Loss of any combination of a foot, hand or eyesight.....	20,000
Loss of one hand, or one foot or the sight of one eye.....	20,000

Note: The amount of coverage may vary between Participating Employers due to Collectively Bargained Agreements. Consult the Plan Manager if you change Employers.

In the event of the eligible Employee's death (other than death caused by an accident), the Plan will pay the eligible Employee's beneficiary a Life Benefit on the life of the deceased eligible Employee. If the eligible Employee's death is caused by an accident, the Plan will pay the eligible Employee's beneficiary both a Life Benefit and Accidental Death Benefit on the life of the deceased eligible Employee.

In the event of the accidental loss of an eligible Employee's hands, feet or eyesight, the Plan will pay an Accidental Dismemberment Benefit to the eligible Employee.

If any of the eligible Employee's eligible Dependents dies, the Plan will pay the eligible Employee a benefit on the life of each of the eligible Employee's deceased eligible Dependents.

***IMPORTANT INFORMATION REGARDING THE PLAN'S
DEPENDENT LIFE INSURANCE BENEFITS***

If your schedule includes dependent life insurance benefits, the following applies:

- No Dependent Life Insurance Benefit will be payable by the Plan on the death of an eligible Employee's dependent child occurring on or after the child attains 19 years of age.
- No Dependent Life Insurance Benefit will be payable by the Plan on the death of an eligible Employee
- No Dependent Life Insurance Benefit will be payable by the Plan on the death of an eligible Dependent to more than one eligible Employee.

1/ Not available for Covered Dependents who are also Covered Employees

Waiver of Premium for Total Disability

The Plan contains a provision that maintains your Life Insurance coverage in the event that you become Totally and Permanently disabled prior to your 60th birthday without contribution being required. The disability must commence while you are covered by the Plan. This provision will end on your 60th birthday or when you are no longer disabled. YOU must request a waiver of premium within twelve (12) months from the date your Physician declared you Totally and Permanently disabled.

Continuation of Life Insurance After Termination/Retirement

You have the right to continue your Life Insurance coverages on an individual basis whenever you retire or lose active coverage under the Plan.

1. After coverage expires, you may elect to CONVERT to an individual life insurance policy.
2. If you retire, you may CONVERT to an individual life insurance policy, whether or not you are still covered by the Plan's Retiree medical coverage.

IMPORTANT

A Life Insurance conversion must be requested by YOU within 31 days of losing your Life Insurance benefits under the Plan. The full cost of the conversion coverage will be your responsibility. Contact the Plan Manager for the insurance company forms prior to the expiration of the 31 day maximum.

ALL LIFE INSURANCE BENEFITS ARE GOVERNED BY THE TERMS AND CONDITIONS OF THE INSURANCE CONTRACT.