

**YOUR
GROUP
PERSONAL ACCIDENT INSURANCE
PLAN**

For Employees of
**North American Division of
Seventh-day Adventists**

**ReliaStar Life Insurance Company
P.O. Box 20
Minneapolis, MN 55440-0020**

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This certificate provides coverage for losses due to ACCIDENTS only. It does not provide insurance coverage for sickness or losses due to sickness.

B-13829 (12-13)

**RELIASTAR LIFE INSURANCE COMPANY
Minneapolis, Minnesota 55440**

ReliaStar Life Insurance Company (ReliaStar Life) certifies that it has issued the Group Policy listed below to the Policyholder. All benefits are controlled by the terms and conditions of the Group Policy. The Group Policy is on file in the Policyholder's office. You may look at the Group Policy there.

**Group Policy Number
67807-4PAI**

**Policyholder
North American Division of Seventh-day
Adventists**

The insurance included in this certificate applies to you only if you have elected and are insured for it.

The Dependent's Insurance part of this certificate applies to you only if you are insured for it.

The certificate summarizes and explains the parts of the Group Policy which apply to you. This certificate is not an insurance policy. In any case of differences or errors, the Group Policy rules.

This certificate replaces any other certificates ReliaStar Life may have given you under the Group Policy.


Registrar

SCHEDULE OF BENEFITS

Supplemental Accidental Death and Dismemberment (AD&D) Insurance

Class	Full Amount of Supplemental AD&D Insurance*
All Eligible Active Employees	Choice of \$10,000 to a maximum of \$500,000 in increments of \$10,000

*Beginning on and after your 70th birthday, ReliaStar Life decreases the amount of your insurance. ReliaStar Life pays a percentage of the amount otherwise payable as follows:

- From your 70th birthday to age 75, ReliaStar Life pays 65%,
- From your 75th birthday to age 80, ReliaStar Life pays 45%,
- From your 80th birthday to age 85, ReliaStar Life pays 30%,
- From your 85th birthday and after, ReliaStar Life pays 15%.

Dependent Accidental Death and Dismemberment (AD&D) Insurance

Class	Full Amount of AD&D Insurance
• Spouse**	\$10,000 to a maximum of \$500,000 in increments of \$10,000
• Child (each) – less than 26 years of age	\$5,000 to a maximum of \$25,000 in increments of \$5,000

**Beginning on and after your 70th birthday, ReliaStar Life decreases the amount of dependent's insurance on your spouse. ReliaStar Life pays a percentage of the amount otherwise payable as follows:

- From the 70th birthday to age 75, ReliaStar Life pays 65%,
- From the 75th birthday to age 80, ReliaStar Life pays 45%.
- From the 80th birthday to age 85, ReliaStar Life pays 30%.
- From the 85th birthday and after, ReliaStar Life pays 15%.

The amount of insurance for a dependent can be no more than your amount of AD&D Insurance.

EMPLOYEE'S INSURANCE

Eligibility

You are eligible on the later of the following dates:

- The Group Policy's Effective Date, January 1, 2013.
- The date you complete your waiting period as outlined by your employer.

You must meet the following conditions to become insured –

- Be eligible for the insurance.
- Be actively at work.
- Apply for the insurance, if you have to pay any part of the premium.

Effective Date of Employee's Insurance

Your insurance starts on the latest of the following dates:

- The date you become eligible.
- The date you return to active work if you are not actively at work on the date insurance would otherwise start. **Exception:** Your insurance starts on a nonworking day if you were actively at work on your last scheduled working day before the nonworking day.
- The date you apply for insurance, if you have to pay any part of the premium.

Effective Date of Change in Amount of Insurance

If there is an increase in the amount of your insurance, the increase will take effect on –

- the effective date of the increase, if you are actively at work on that date.
- the date you return to active work, if you are not actively at work on the date your insurance increases.
- the nonworking day on which the increase was effective, if you were actively at work on your last scheduled working day before the nonworking day.

A decrease in the amount of your insurance will take effect on the date of the decrease.

Termination of Insurance

Your insurance stops on the earliest of the following dates:

- The date you are no longer actively at work for the Policyholder.
- The date you are no longer eligible for insurance under the Group Policy.
- The date the Group Policy stops.
- The end of the period for which you paid premiums, if you do not make the next required premium contribution when due.
- The date you retire.

ReliaStar Life stops providing a specific benefit to you on the date that benefit is no longer provided under the Group Policy.

Family and Medical Leave Act of 1993

Certain employers are subject to the FMLA. If you have a leave from active work certified by your employer, then for purposes of eligibility and termination of coverage you will be considered to be actively at work. Your coverage will remain in force so long as you continue to meet the requirements as set forth in the FMLA.

Non-Medical Reasons

If you stop active work because of non-medical leave of absence, temporary layoff, or the Policyholder suspending operations, the Policyholder may continue your Insurance to the end of the first policy month after the policy month you stop active work.

Sickness or Accidental Injury

If you stop active work because of sickness or accidental injury, the Policyholder may continue your Insurance to the end of the first policy month after the policy month you stop active work.

DEPENDENT'S INSURANCE

Eligibility

You are eligible for Dependent's Insurance on the later of the following dates:

- The date you are eligible for Employee's Insurance.
- The date you first acquire a dependent.

You must meet all of the following conditions to become insured for Dependent's Insurance:

- Be insured for Employee's Insurance.
- Apply for Dependent's Insurance, if you must pay any part of the premium. You must apply for all dependents you have within 31 days of the date you are eligible for Dependent's Insurance.

If you and your spouse are insured as employees under the Group Policy, either you or your spouse, but not both, can apply for Dependent's Insurance. If the spouse carrying the Dependent's Insurance stops being insured as an employee, the other spouse may become insured for Dependent's Insurance by applying within 31 days.

Effective Date of Dependent's Insurance

Your Dependent's Insurance starts on the latest of the following dates:

- The date you become eligible for Dependent's Insurance.
- The date you apply for Dependent's Insurance, if you have to pay any part of the premium.

A newborn dependent is insured from the date of birth if you apply within 31 days following the date of birth.

If you are insured for Dependent's Insurance and you acquire a new dependent by birth, marriage, adoption or placement for adoption, you must apply for coverage for the new dependent within 31 days following the event. Coverage for the new dependent is effective on the date of the event. If required by state law, a newborn dependent is insured automatically for the first 31 days after birth.

If your spouse loses coverage under another group accidental death and dismemberment policy due to involuntary termination of employment, you may alter the terms of your coverage to include your spouse and/or children, if they were covered under your spouse's plan, at any time.

If your spouse dies and your children were covered under your spouse's policy, you may alter the terms of your coverage to include your dependent children at any time.

You must notify your employer within 6 months after your spouse's insurance ends that you wish to alter the terms of your coverage. No evidence of insurability will be required.

Effective Date of Change in Amount of Insurance

If there is an increase in the amount of your dependent's insurance, the increase will take effect on the effective date of the increase.

A decrease in the amount of your dependent's insurance will take effect on the date of the decrease.

Termination of Insurance

Your Dependent's Insurance stops on the earliest of the following dates:

- The date the Dependent's Insurance part of the Group Policy stops.
- The date the Group Policy terminates.
- The end of the period for which you made your last premium contribution for Dependent's Insurance if you do not make the next required contribution when due.
- The date your insurance stops.
- The date your insured dependent is no longer a dependent.

ReliaStar Life stops providing a specific benefit under your dependent's insurance on the date that benefit is no longer provided under the Group Policy.

Family and Medical Leave Act of 1993

If your coverage remains in force due to a certified leave under the FMLA, then your dependents' coverage will also remain in force so long as you continue to meet the requirements as set forth in the FMLA.

DEPENDENT'S INSURANCE

Continuation of Insurance

Your insured dependent's insurance may be continued. Premiums must be paid. Your insured dependent's insurance stops on the earlier of:

- the end of the period for which the last premium was paid if the next premium is not paid on time, or
- the date your insurance stops.

Your insured dependent's continuation is subject to all other terms of the Group Policy.

You Stop Active Work

If you stop active work and your insurance is being continued, your dependent's insurance will also be continued as shown in the Employee's Insurance part of this certificate.

Incapacitated Dependent Child

If your insured dependent child, grandchild, or individual for whom guardianship is granted by court or testamentary appointment is incapable of self-support due to mental or physical incapacity reaches the maximum age for Dependent's Insurance, you may continue this child's insurance as long as all required premiums are paid. You must give ReliaStar Life proof that:

- The child is mentally or physically incapacitated and not self-supporting.
- The child became mentally or physically incapacitated before reaching the maximum age for Dependent's Insurance.
- The child is dependent on you for support.

Proof must be given within 31 days after the date the child reaches the maximum age for insurance. Before granting a continuation of this child's insurance, ReliaStar Life may require that a doctor examine the child. ReliaStar Life will specify the doctor and pay the fee for all exams ReliaStar Life requires. During the 2 years after the child reaches the maximum age, ReliaStar Life may ask for regular proof of the child's continued incapacity. After the 2 year period, ReliaStar Life will not ask for proof, including doctor's exams, more often than once a year.

This incapacitated child's continuation stops on the **earliest** of the following dates:

- The date the child becomes covered under any other group plan.
- The date the child is no longer incapacitated.
- The date you do not give ReliaStar Life proof of the child's incapacity when requested.
- The end of the period for which you paid premiums for this continuation, if you do not make the next required premium contribution when due.
- The date your dependent's insurance would otherwise stop under the Group Policy.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Accidental Death & Dismemberment (AD&D) Insurance

ReliaStar Life pays this benefit for covered losses due to a covered accident. All of the following conditions must be met:

- You are covered for AD&D Insurance on the date of the accident.
- The loss occurs within 180 days of the date of the accident.
- The cause of the loss is not excluded.

Unless otherwise indicated, ReliaStar Life pays only one Full Amount for losses and benefits while the Group Policy is in effect. The Full Amount is shown on the Schedule of Benefits. For example, if you have a loss for which ReliaStar Life paid 50% of the Full Amount, ReliaStar Life pays no more than 50% of the Full Amount for the next loss.

AD&D Benefit

Covered Accident Resulting In:	The benefit is:
Loss of life	Full Amount
Loss of both hands, both feet or sight of both eyes	Full Amount
Loss of one hand and one foot	Full Amount
Loss of speech and hearing in both ears	Full Amount
Loss of one hand or one foot and sight of one eye	Full Amount
Loss of one hand or one foot or sight of one eye	50% of Full Amount
Loss of speech	25% of Full Amount
Loss of hearing in both ears	25% of Full Amount
Loss of thumb and index finger of same hand	25% of Full Amount
Paralysis of one limb	25% of Full Amount
Paralysis of three limbs	75% of Full Amount
Quadriplegia	Full Amount
Paraplegia	50% of Full Amount
Hemiplegia	50% of Full Amount

Loss of hands or feet means loss by being permanently, physically severed at or above the wrist or ankle. Loss of sight means total and permanent loss of sight. Loss of speech and hearing means total and permanent loss of speech and hearing. Loss of thumb and index finger means loss by being permanently, physically, entirely severed.

Unless otherwise indicated, ReliaStar Life does not pay a benefit for loss of use of one or both hands or feet, or thumb and index finger of the same hand.

Quadriplegia means total paralysis of all four limbs. **Paraplegia** means total paralysis of both lower limbs. **Hemiplegia** means paralysis of one arm and one leg on the same side of the body.

Unless otherwise indicated, paralysis must be the result of a spinal cord injury which is due to an accident. ReliaStar Life does not pay an AD&D benefit for any paralysis caused by a stroke. Paralysis must be determined by a doctor to be permanent, complete and irreversible.

Death benefits are paid to your beneficiary. Unless otherwise indicated, all other benefits are paid to you.

Exposure and Disappearance Benefit

ReliaStar Life pays an **Exposure** benefit if:

- the loss of use of hands, feet, thumb and index finger of the same hand, or paralysis is caused by exposure to the elements, and
- is the result of a covered accident.

ReliaStar Life pays a **Disappearance** benefit if:

- you are in a conveyance, including but not limited to an automobile, airplane, ship or train, that disappears, sinks or wrecks; and
- you disappear and your body is not found, and the disappearance is the result of a covered accident; and
- a reasonable period of time, but no more than one year, has lapsed since the accident, and
- ReliaStar Life has reviewed all evidence and there is no reason to believe that you are living.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

The amount payable for the Exposure benefit is the amount of AD&D benefit otherwise payable for the loss. The amount payable for the Disappearance benefit is the Full Amount.

Exposure benefits are paid to you if living, otherwise to your beneficiary. Disappearance benefits are paid to your beneficiary.

If ReliaStar Life pays the Disappearance benefit and it is later found you are alive, the amount of benefits paid must be refunded to ReliaStar Life.

Safe Driver Benefit

ReliaStar Life pays a **Safe Driver** benefit in addition to the AD&D benefit and subject to the exclusions listed below if you were:

- killed due to an automobile accident, and
- wearing a properly fastened safety belt at the time of the accident.

An additional amount will be paid if you were also driving in or riding in an automobile equipped with a factory installed airbag that operated properly upon impact.

For loss of:

The benefit is:

Life (with safety belt only)	An additional 10% of Full Amount of AD&D benefit to a maximum of \$25,000
Life (with safety belt and airbag)	An additional 15% of Full Amount of AD&D benefit to a maximum of \$40,000

Automobile means any self-propelled private passenger vehicle which has four or more tires and which is not being used for commercial purposes. **Safety belt** means a passenger restraint system properly installed in the vehicle in which you were riding. **Airbag** means an additional restraint system which inflates for added protection to the head and chest areas.

ReliaStar Life will not pay the Safe Driver benefit if the loss of life was caused directly or indirectly by your use of any intoxicating liquors or narcotic drugs, whether or not prescribed by a doctor.

Safe Driver benefits are paid to your beneficiary.

Education Benefit

ReliaStar Life pays an **Education** benefit in addition to the AD&D benefit and subject to the conditions below if you die due to a covered accident. This benefit will be paid at the end of each annual period following your death to your dependent who is enrolled as a full-time student in an accredited post-secondary institution of higher learning beyond grade 12 within 365 days following the date of your death. Benefit payments will stop if either of the following is true during the preceding annual period –

- the student's full-time school attendance is less than 6 months; or
- the student would no longer be considered your eligible dependent under the definition of dependent in the policy.

For:

The benefit is:

Education	An additional 5% of Full Amount of AD&D benefit per year for up to 4 years to a maximum of \$5,000 per year
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Education benefits are paid to each eligible dependent student, or to the dependent's legal guardian.

If no child qualifies for this benefit, we will pay \$2,000 to your beneficiary.

Transportation Benefit

ReliaStar Life pays a **Transportation** benefit in addition to the AD&D benefit if you die due to a covered accident that occurs at least 75 miles from your primary residence.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

For: **The benefit is:**
Transportation An additional 2% of Full Amount
of AD&D benefit
to a maximum of \$2,000

Transportation benefits are paid to your beneficiary.

Child Care Benefit

ReliaStar Life pays a **Child Care** benefit in addition to the AD&D benefit if you die due to a covered accident, and your dependent child under age 13 years is enrolled in a licensed day care center within 90 days of your death. This benefit is paid on behalf of each eligible dependent child at the end of each annual period following your death. Benefit payments will stop if either of the following is true during the preceding annual period –

- your dependent child does not attend a licensed day care center for at least 1000 hours; or
- your dependent child is not under age 13 years for any part of that year.

For: **The benefit is:**
Child Care An additional 3% of Full Amount
of AD&D benefit
per year for up to 6 years
to a maximum of \$2,000 per year

Child Care benefits are paid to the person who has incurred the cost of day care expenses for your eligible dependent child.

Felonious Assault Benefit

ReliaStar Life pays an **Felonious Assault** benefit in addition to the AD&D benefit if you suffer a covered loss due to an accident, **and:**

- the loss occurs within 365 days after the date of the accident.
- is a result of a Felonious Assault.

Felonious Assault means a violent or criminal act directed at the insured person during the course of;

- robbery,
- hold-up,
- kidnapping involving Policyholder funds; or
- an attempt at any of the above.

For loss due to: **The benefit is:**
Felonious Assault An additional 10% of the
AD&D benefit
otherwise payable for this loss
to a maximum of \$10,000

Felonious Assault benefits are paid to you if living, otherwise to your beneficiary.

Hospital Confinement Benefit

ReliaStar Life pays an **Hospital Confinement** benefit in addition to the AD&D benefit and subject to the conditions below, if you are hospital confined due to a covered accident. Your hospital confinement must be continuous for 7 days and occur within 30 days of the accident before this benefit is payable. This benefit is paid to you at the end of each calendar month following the accident. Benefits will be paid retroactively to the first day after the waiting period. The benefit will be pro-rated for any partial month of hospital confinement.

For: **The benefit is:**
Hospital Confinement..... An additional 1% of Full Amount
of AD&D benefit
per month for up to 12 consecutive months
to a monthly maximum of \$1,500

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

This benefit is payable for only one period of hospital confinement while you are insured under the Group Policy.

Hospital Confined means:

- being admitted to and confined in a hospital for receiving inpatient hospital services; and
- the patient is charged for at least one day's room and board by the hospital.

A period of confinement consists of consecutive days of confinement following the date you are admitted on an inpatient basis. The last calendar day of a period of confinement is not counted as a day of confinement.

Hospital means an institution licensed as a hospital in the state in which it is located, which is not mainly a rest home, extended care facility, home for the aged, or a place for drug or alcohol rehabilitation.

Extension of Benefits means if your confinement begins while your coverage under the policy is in force, any hospital confinement benefits will continue to be payable after the termination of your coverage to the same extent as if the coverage had not terminated, until the earlier of the following:

- the date you are discharged from the facility.
- 12 months after the date your coverage terminates.
- the maximum number of days that the benefit is otherwise payable.

Premium payment is not required during this extension.

Survivor's Benefit

ReliaStar Life pays a **Survivor's** benefit in addition to the AD&D benefit if you die due to a covered accident.

For:

The benefit is:

Life An additional 5% of Full Amount of your AD&D benefit per year for up to 4 years to a maximum of \$5,000

Survivor benefits are paid to your spouse, if living, otherwise to eligible dependent children, if living.

Accidental Death and Dismemberment Exclusions

ReliaStar Life does not pay benefits for loss directly or indirectly caused by any of the following:

- Suicide or intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning. **Exception:** Infection from a cut or wound caused by an accident.
- Riding in or descending from an aircraft as a pilot or crew member.
- Any armed conflict, whether declared as war or not, involving any country or government.
- Injury suffered while in the military service for any country or government.
- Injury which occurs when you commit or attempt to commit a felony.
- Your being under the influence of any narcotic –
 - unless prescribed by a doctor.
 - which is illegal.
 - not taken as directed by a doctor or the manufacturer.
- Your intoxication. Intoxication means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

Dependent's Accidental Death & Dismemberment (AD&D) Insurance

ReliaStar Life pays this benefit for covered losses due to a covered accident suffered by your insured dependent. All of the following conditions must be met:

- Your insured dependent is covered for AD&D Insurance on the date of the accident.
- The loss occurs within 180 days of the date of the accident.
- The cause of the loss is not excluded.

Unless otherwise indicated, ReliaStar Life pays only one Full Amount for all losses and benefits while the Group Policy is in effect. The Full Amount is shown on the Schedule of Benefits. For example, if

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

your insured dependent has a loss for which ReliaStar Life paid 50% of the Full Amount, ReliaStar Life pays no more than 50% of the Full Amount for the next loss.

AD&D Benefit

Covered Accident Resulting In:

The benefit is:

Loss of life	Full Amount
Loss of both hands, both feet or sight of both eyes	Full Amount
Loss of one hand and one foot	Full Amount
Loss of speech and hearing in both ears	Full Amount
Loss of one hand or one foot and sight of one eye	Full Amount
Loss of one hand or one foot or sight of one eye	50% of Full Amount
Loss of speech	25% of Full Amount
Loss of hearing in both ears	25% of Full Amount
Loss of thumb and index finger of same hand	25% of Full Amount
Paralysis of one limb	25% of Full Amount
Paralysis of three limbs	75% of Full Amount
Quadriplegia	Full Amount
Paraplegia	50% of Full Amount
Hemiplegia	50% of Full Amount

Loss of hands or feet means loss by being permanently, physically severed at or above the wrist or ankle. Loss of sight means total and permanent loss of sight. Loss of speech and hearing means total and permanent loss of speech and hearing. Loss of thumb and index finger means loss by being permanently, physically, entirely severed.

Unless otherwise indicated, ReliaStar Life does not pay a benefit for loss of use of one or both hands or feet, or thumb and index finger of the same hand.

Quadriplegia means total paralysis of all four limbs. **Paraplegia** means total paralysis of both lower limbs. **Hemiplegia** means paralysis of one arm and one leg on the same side of the body.

Unless otherwise indicated, paralysis must be the result of a spinal cord injury which is due to an accident. ReliaStar Life does not pay an AD&D benefit for any paralysis caused by a stroke. Paralysis must be determined by a doctor to be permanent, complete and irreversible.

Unless otherwise indicated, ReliaStar Life pays benefits for all covered AD&D losses for your insured dependent to you.

Dependent Child Dismemberment Benefit

ReliaStar Life pays a **Dependent Child Dismemberment** benefit if:

- your insured dependent child suffers a dismemberment, and
- is the result of a covered accident.

The amount payable for the dismemberment benefit is double the amount of Dependent AD&D benefit otherwise payable for the loss. We will not pay more than double the amount otherwise payable for the loss which are due to the same accident.

Dependent Child Dismemberment benefits for your insured dependent are paid to you.

Exposure and Disappearance Benefit

ReliaStar Life pays an **Exposure** benefit if:

- your insured dependent's loss of use of hands, feet, thumb and index finger of the same hand, or paralysis is caused by exposure to the elements, and
- is the result of a covered accident.

ReliaStar Life pays a **Disappearance** benefit if:

- your insured dependent is in a conveyance, including but not limited to an automobile, airplane, ship or train, that disappears, sinks or wrecks; and
- your insured dependent disappears and your insured dependent's body is not found, and the disappearance is the result of a covered accident; and
- a reasonable period of time, but no more than one year, has lapsed since the accident, and

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

- ReliaStar Life has reviewed all evidence and there is no reason to believe that your insured dependent is living.

The amount payable for the Exposure benefit is the amount of Dependent AD&D benefit otherwise payable for the loss. The amount payable for the Disappearance benefit is the Full Amount of Dependent AD&D.

Exposure and Disappearance benefits for your insured dependent are paid to you.

If ReliaStar Life pays the Disappearance benefit and it is later found your insured dependent is alive, the amount of benefits paid must be refunded to ReliaStar Life within a reasonable period of time, but no more than one year.

Safe Driver Benefit

ReliaStar Life pays a **Safe Driver** benefit in addition to the AD&D benefit and subject to the exclusions listed below if your insured dependent was:

- killed due to an automobile accident, and
- wearing a properly fastened safety belt at the time of the accident.

An additional amount will be paid if your insured dependent was also driving in or riding in an automobile equipped with a factory installed airbag that operated properly upon impact.

Your dependent must be insured for at least \$10,000 Dependent AD&D Insurance as shown on the Schedule of Benefits in order to be eligible for a Safe Driver benefit.

For loss of:

The benefit is:

Life (with safety belt only)	An additional 10% of Full Amount of Dependent AD&D benefit to a maximum of \$25,000
Life (with safety belt and airbag)	An additional 15% of Full Amount of Dependent AD&D benefit to a maximum of \$40,000

Automobile means any self-propelled private passenger vehicle which has four or more tires and which is not being used for commercial purposes. **Safety belt** means a passenger restraint system properly installed in the vehicle in which your insured dependent was riding. **Airbag** means an additional restraint system which inflates for added protection to the head and chest areas.

ReliaStar Life will not pay the Safe Driver benefit if the loss of life was caused directly or indirectly by your insured dependent's use of any intoxicating liquors or narcotic drugs, whether or not prescribed by a doctor.

Safe Driver benefits for your insured dependent are paid to you.

Education Benefit

ReliaStar Life pays an **Education** benefit in addition to the AD&D benefit and subject to the conditions below if your insured dependent spouse dies due to a covered accident. This benefit will be paid at the end of each annual period following your dependent spouse's death to your spouse's dependent who is enrolled as a full-time student in an accredited post-secondary institution of higher learning beyond grade 12 within 365 days following the date of your spouse's death. Benefit payments will stop if either of the following is true during the preceding annual period –

- the student's full-time school attendance is less than 6 months; or
- the student would no longer be considered your spouse's eligible dependent under the definition of dependent in the policy.

Your dependent spouse must be insured for at least \$10,000 Dependent AD&D Insurance as shown on the Schedule of Benefits in order for the dependent student to be eligible for an Education benefit.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

For: **The benefit is:**
Education An additional 5% of Full Amount
of Dependent AD&D benefit
per year for up to 4 years
to a maximum of \$5,000 per year

Education benefits are paid to each eligible dependent student, or to the dependent's legal guardian.
If no child qualifies for this benefit, we will pay \$2,000 to you.

Transportation Benefit

ReliaStar Life pays a **Transportation** benefit in addition to the AD&D benefit if your insured dependent dies due to a covered accident that occurs at least 75 miles from his or her primary residence. Your dependent must be insured for at least \$10,000 Dependent AD&D Insurance as shown on the Schedule of Benefits in order to be eligible for a Transportation benefit.

For: **The benefit is:**
Transportation An additional 2% of Full Amount
of Dependent AD&D benefit
to a maximum of \$2,000

Transportation benefits for your insured dependent are paid to you.

Child Care Benefit

ReliaStar Life pays a **Child Care** benefit in addition to the AD&D benefit if your insured dependent spouse dies due to a covered accident, and their insured dependent child under age 13 years is enrolled in a licensed day care center within 90 days of your insured dependent spouse's death. This benefit is paid on behalf of each eligible dependent child at the end of each annual period following your insured dependent spouse's death. Benefit payments will stop if either of the following is true during the preceding annual period –

- the dependent child does not attend a licensed day care center for at least 1000 hours; or
- the dependent child is not under age 13 years for any part of that year.

Your dependent spouse must be insured for at least \$10,000 Dependent AD&D Insurance as shown on the Schedule of Benefits in order for the dependent child to be eligible for the Child Care benefit.

For: **The benefit is:**
Child Care An additional 3% of Full Amount
of Dependent AD&D benefit
per year for up to 6 years
to a maximum of \$2,000 per year

Child Care benefits are paid to the person who has incurred the cost of day care expenses for the eligible dependent child.

Common Disaster Benefit

ReliaStar Life pays a **Common Disaster** benefit if, as a result of a common accident, you and your insured dependent spouse die within one year as a result of a covered accident.

In the event of: **The benefit is:**
Common Disaster An increase in your insured
dependent spouse's benefit up to 100%
of your AD&D amount, provided
the additional amount does not exceed \$100,000,000

Common Accident means the same accident or separate accidents that occur within the same 24-hour period.

Common disaster benefits are paid to your beneficiary.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Hospital Confinement Benefit

ReliaStar Life pays an **Hospital Confinement** benefit in addition to the AD&D benefit and subject to the conditions below, if your insured dependent is hospital confined due to a covered accident. The hospital confinement must be continuous for 7 days and occur within 30 days of the accident before this benefit is payable. This benefit is paid at the end of each calendar month following the accident. Benefits will be paid retroactively to the first day after the waiting period. The benefit will be pro-rated for any partial month of hospital confinement.

For:	The benefit is:
Hospital Confinement.....	An additional 1% of Full Amount of Dependent AD&D benefit per month for up to 12 consecutive months to a monthly maximum of \$1,500

Hospital Indemnity benefits for your insured dependent are paid to you.

This benefit is payable for only one period of hospital confinement while your dependent is insured under the Group Policy.

Hospital Confined means:

- being admitted to and confined in a hospital for receiving inpatient hospital services; and
- the patient is charged for at least one day's room and board by the hospital.

A period of confinement consists of consecutive days of confinement following the date you are admitted on an inpatient basis. The last calendar day of a period of confinement is not counted as a day of confinement.

Hospital means an institution licensed as a hospital in the state in which it is located, which is not mainly a rest home, extended care facility, home for the aged, or a place for drug or alcohol rehabilitation.

Extension of Benefits means if your dependent's confinement begins while your coverage under the policy is in force, any hospital confinement benefits will continue to be payable after the termination of your coverage to the same extent as if the coverage had not terminated, until the earlier of the following:

- the date your dependent is discharged from the facility.
- 12 months after the date your coverage terminates.
- the maximum number of days that the benefit is otherwise payable.

Premium payment is not required during this extension.

Survivor's Benefit

ReliaStar Life pays a **Survivor's** benefit in addition to the AD&D benefit if your spouse dies due to a covered accident.

For:	The benefit is:
Life	An additional 5% of Full Amount of your spouse's AD&D benefit per year for up to 4 years to a maximum of \$5,000

Survivor benefits are paid to you, if living, otherwise to your eligible dependent children, if living.

Accidental Death and Dismemberment Exclusions

ReliaStar Life does not pay benefits for loss directly or indirectly caused by any of the following:

- Suicide or intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning. **Exception:** Infection from a cut or wound caused by an accident.
- Riding in or descending from an aircraft as a pilot or crew member.
- Any armed conflict, whether declared as war or not, involving any country or government.
- Injury suffered while in the military service for any country or government.
- Injury which occurs when your insured dependent commits or attempts to commit a felony.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

- Your insured dependent's being under the influence of any narcotic –
 - unless prescribed by a doctor.
 - which is illegal.
 - not taken as directed by a doctor or the manufacturer.
- Your insured dependent's intoxication. Intoxication means your insured dependent's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

Waiver of Premium Benefit

ReliaStar Life waives your Accidental Death and Dismemberment (AD&D) Insurance premium that becomes due while you are totally disabled. The premium will be waived if you satisfy certain conditions. When ReliaStar Life waives a premium, the amount of AD&D Insurance equals the amount that would have been provided if you had not become totally disabled. That amount will reduce or stop according to the Schedule of Benefits in effect on the date total disability begins.

When ReliaStar Life waives a premium it includes AD&D Insurance and Dependent's AD&D Insurance and Waiver of Premium. It does not include any other benefits as elected under this certificate which were effective at the time of disability.

Conditions, Notice and Proof of Total Disability

ReliaStar Life requires written notice of claim and proof of total disability to waive your premium. All of the following conditions must also be met:

- You are insured for the Waiver of Premium Benefit on the date you become totally disabled.
- You must be continuously totally disabled for at least 6 months.
- You continue to be totally disabled.
- Your insurance is in force when you suffer the sickness or accidental injury causing the total disability.
- All premiums are paid up to the date the Waiver of Premium is approved by ReliaStar Life.

ReliaStar Life needs written notice of claim before it waives any premium. This notice must be received –

- while you are living or within one year of death if proof was not furnished during your lifetime, and
- while you are totally disabled, and
- within one year from the date total disability begins. If you cannot give ReliaStar Life notice within one year, your claim is still valid if you show you gave ReliaStar Life notice as soon as reasonably possible.

ReliaStar Life needs proof of your total disability before any premiums can be waived. ReliaStar Life may require you to have a physical exam by a doctor it chooses. ReliaStar Life pays for that exam. ReliaStar Life can only require one exam a year after premiums have been waived for 2 full years.

When ReliaStar Life approves your proof of total disability, premiums are waived as of the date you became totally disabled. ReliaStar Life refunds, to the Policyholder, any premium paid for a period during which you were totally disabled. It is the Policyholder's responsibility to refund to you any part of the premium you paid.

Termination of Waiver of Premium

ReliaStar Life stops waiving premiums on the earliest of the following dates:

- The date you are no longer totally disabled.
- The date you do not give ReliaStar Life proof of total disability when asked.
- The date you attain age 65, if you are disabled prior to age 60.
- The end of a five year period, if you are disabled on or over age 60.
- The date the Group Policy stops.

If ReliaStar Life stops waiving your premiums, your AD&D Insurance will stay in force only if all of the following conditions are met:

- The AD&D Insurance under the Group Policy is still in force.
- You are eligible for Employee's Insurance under the Group Policy.
- Your premium payments are resumed.

The amount of AD&D Insurance that stays in force will be the amount shown on the Schedule of Benefits in effect on the date your premium payments are resumed.

CLAIM PROCEDURES

Submitting a Claim

You, your insured dependent, or someone on your behalf must send ReliaStar Life written notice of the loss on which the claim will be based. The notice must –

- include information to identify you or your insured dependent, such as your name, address and Group Policy number.
- be sent to ReliaStar Life or to its authorized administrator.
- be sent as soon as reasonably possible after the occurrence or commencement of the covered loss.

The notice is not required within the first 20 days after the loss. Your claim will not be invalid or reduced if you show that it was not reasonably possible to provide notice within 20 days.

Claim Forms

ReliaStar Life or its authorized administrator will send claim forms to you, to your insured dependent, or to the Policyholder to forward. ReliaStar Life will send the forms within 15 days after ReliaStar Life receives notice of claim.

The completed claim forms must be returned to ReliaStar Life within 90 days after loss. Even if you or your insured dependent do not receive claim forms within 15 days after ReliaStar Life receives notice of claim, you will still satisfy this requirement if written proof of loss is sent to ReliaStar Life within 90 days after the commencement of the loss.

Written proof of loss includes details of how the loss occurred. ReliaStar Life may require further documentation to verify proof of loss.

If you do not send written proof of loss within the time period required because it was not reasonably possible to do so, your claim will still be considered if the proof of loss is sent as soon as reasonably possible and, except in the absence of your legal capacity, not later than 1 year from the time proof is otherwise required.

Time Payment of Claims

Benefits under the Group Policy are paid when proof of loss is received. Claims are paid in the order received, but not later than 30 days after receipt of written proof of loss.

Overpayment

If ReliaStar Life pays a benefit under the Group Policy and it is later shown that a lesser amount should have been paid, ReliaStar Life will be entitled to a refund of the excess.

GENERAL PROVISIONS

Health Insurance Assignment

You or your insured dependent may not transfer to anyone else –

- ownership of any certificate issued under the Group Policy.
- insurance under the Group Policy.

Legal Action

Legal action may not be taken to receive benefits until 60 days after the date proof of loss is submitted according to the requirements of the Group Policy. Legal action must be taken within 3 years after the date proof of loss must be submitted.

Exam and Autopsy

When reasonably necessary, ReliaStar Life may have you or your insured dependent examined while a claim is pending under the Group Policy. If not forbidden by state law, ReliaStar Life may have an autopsy made if you or your insured dependent die. ReliaStar Life pays for any exam or autopsy it requires.

Contestability of Coverage

Any statement you or your insured dependent make to obtain insurance or an increase in insurance is a representation and not a warranty. No misrepresentation by you or your insured dependent will be used to reduce or deny a claim or to deny the validity of your insurance or an increase in insurance unless all of the following are true:

- Your or your insured dependent's insurance or increase in insurance would not have been approved if the truth had been known.
- Your or your insured dependent's misrepresentation is contained in a written instrument signed by you or your insured dependent, respectively.
- You or your beneficiary, if applicable, have been given a copy of the written instrument containing the misrepresentation.

After your or your insured dependent's insurance or increase in insurance under the Group Policy has been in effect for two continuous years during your lifetime, ReliaStar Life will not use a misrepresentation by you or your insured dependent to reduce or deny a claim or to deny the validity of your insurance or increase in insurance. However, ReliaStar Life has the right at any time to assert as a defense to a claim that you or your insured dependent were not eligible for coverage or for the increase due to not meeting the requirements of the Group Policy. These requirements include, but are not limited to any requirements that:

- You or your insured dependent satisfy the eligibility requirements.
- You meet the actively at work requirement.

DEFINITIONS

Accident, Accidental Injury – bodily injury resulting from a sudden, violent, unexpected and external event. ReliaStar Life considers all injuries received in one accident as one accidental injury. Infection resulting from a cut or wound caused by an accident is also an accidental injury.

Accidental injury does not include poisoning, disease or any other type of infection, except as stated above.

Active Work, Actively at Work – the employee is physically present at his or her customary place of employment with the intent and ability of working the scheduled hours and doing the normal duties of his or her job on that day.

Child –

- your natural or adopted child, who is dependent on you for support and maintenance.
- a child for whom you have legal obligation for purposes of adoption.
- a child who is primarily dependent on you for support and lives with you in a permanent parent-child relationship, and who is your stepchild or your foster child.
- an unmarried child who is dependent on you, who lives with you, and who is under testamentary or court appointed guardianship other than a temporary guardianship of less than 12 months duration.
- your unmarried grandchild who lives with you, is in your court ordered custody, and is your dependent.

Close Relative – you, your spouse, and a child, brother, sister, or parent of you or your spouse.

Dependent –

- your legal spouse.
- your unmarried child less than 26 years of age.

The term “dependent” does not include –

- a spouse or child living outside the United States.
- a spouse or child eligible for Employee's Insurance under the Group Policy.
- a spouse or child on active military duty.
- a parent of you or your spouse.

Doctor – a person, other than a close relative, licensed to practice medicine in the state in which treatment is received and providing treatment or advice in accordance with the license. State law may require that benefits be paid for professional services of a practitioner other than a medical doctor. If so, the term “doctor” also includes persons recognized as qualified to treat the accidental injury for which claim is made, by the state in which treatment is received.

Employee – an active employee who is a United States citizen, resides in the United States or works outside the United States on assignment and is employed by the Policyholder and is regularly scheduled to work on at least a 30-hour-per-week basis for California employees or a 35-hour-per-week basis for all other employees. Such employees of companies and affiliates controlled by the Policyholder are included. Temporary and seasonal employees are excluded.

Group Policy – the written group insurance contract between ReliaStar Life and the Policyholder.

Nonworking Day – a day on which the employee is not regularly scheduled to work, including time off for the following:

- Vacations.
- Personal holidays.
- Weekends and holidays.
- Approved nonmedical leave of absence.
- Paid Time Off for nonmedical-related absences.

Nonworking day does not include time off for any of the following:

- Medical leave of absence. Time off for a medical leave of absence will be considered a scheduled working day.
- Temporary layoff.
- The Policyholder suspending its operations, in part or total.
- Strike.

Policyholder – North American Division of Seventh-day Adventists

ReliaStar Life – ReliaStar Life Insurance Company, at its Home Office in Minneapolis, Minnesota.

DEFINITIONS

Retirement – the first of the following dates to occur:

- The effective date of the employee's retirement benefits under –
 - any plan of a federal, a state, a county, a municipal or an association retirement system for which the employee is eligible as a result of employment with the employer;
 - any plan the employer sponsors; or
 - any plan for which the employer makes or has made contributions.
- The effective date of the employee's retirement benefits under the United States Social Security Act or any similar plan or act.

However, any employee in active employment and receiving retirement benefits under the United States Social Security Act or any similar plan or act will not be considered retired.

Sickness – any physical illness.

Spouse – your legal husband or wife. The term "spouse" does not include a domestic partner.

Total Disability, Totally Disabled – your inability, due to sickness or accidental injury, to work at or perform the material and substantial duties of any job suited to your education, training or experience.

Written, In Writing – signed, dated and received at ReliaStar Life's Home Office in a form ReliaStar Life accepts.

You, Your – an employee insured for Employee's Insurance under the Group Policy.

