

LIFE INSURANCE COMPANY OF NORTH AMERICA
(herein called the Company)

Amendment to be attached to and made a part of the Group Policy
A Contract between the Company and

Policyholder: Trustee of the Group Insurance Trust for Employers in the Public Administration Industry
Participating Subscriber: The City of San Rafael
(herein called the Subscriber)

Policy No.: FLX - 960830

PLEASE READ

IMPORTANT: The attached amendment to your policy has been made at your request, and will be effective on the date shown within the amendment. Please review this amendment immediately and confirm that it accurately reflects your request and is consistent with your intentions. If amended certificates have been provided, please review these as well. If there are any errors or discrepancies, please notify your account manager or account service representative immediately. If you have not notified your account manager or account service representative of any errors or concerns, continued payment of premium more than 31 days after delivery of this amendment will be deemed acceptance of this amendment.

LIFE INSURANCE COMPANY OF NORTH AMERICA
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Amendment to be attached to and made a part of the Group Policy
A Contract between the Company and

Policyholder: Trustee of the Group Insurance Trust for Employers in the Public Administration Industry
Participating Subscriber: The City of San Rafael
(herein called the Subscriber)

Policy No.: FLX - 960830

This Amendment will be in effect on the Effective Date(s) shown below only for insured Employees in Active Service on that date. If an Employee is not in Active Service on the date his insurance would otherwise become effective, it will be effective on the date he returns to Active Service.

The Company and the Subscriber hereby agree that the Policy is amended as follows:

1. Effective July 1, 2015, the following provision is added to the Policy for Classes 1, 2, 4, 5 and 6:

Enrollment Period for June 1, 2015 through June 30, 2015

For Employees

During this Enrollment Period, an Employee currently insured under the Voluntary Life Insurance portion of this Policy may increase his or her Voluntary Life Insurance Benefit up to the Guaranteed Issue Amount without satisfying the Insurability Requirement. An Employee who is eligible for the Voluntary Life Insurance portion of this Policy but who has not previously enrolled may become insured under the Policy up to the Guaranteed Issue Amount, without satisfying the Insurability Requirement. Insurance will be effective on July 1, 2015 following this Enrollment Period.

An eligible Employee may increase coverage or become insured for a Benefit in excess of the Guaranteed Issue Amount only if he or she satisfies the Insurability Requirement. Any excess amounts will be effective on the later of July 1, 2015 following this Enrollment Period or the date the Insurance Company agrees in writing to insure the Employee.

For Spouses

During this Enrollment Period, a Spouse currently insured under the Voluntary Life Insurance portion of this Policy may increase his or her Voluntary Life Insurance Benefit up to the Guaranteed Issue Amount, and a Spouse who is eligible for the Voluntary Life Insurance portion of this Policy but who has not previously enrolled may become insured under the Policy up to the Guaranteed Issue Amount without satisfying the Insurability Requirement. Insurance will be effective on July 1, 2015 following this Enrollment Period.

An eligible Spouse may increase coverage or become insured for a Benefit in excess of amounts described above only if he or she satisfies the Insurability Requirement. Any excess amounts will be effective on the later of July 1, 2015 following this Enrollment Period or the date the Insurance Company agrees in writing to insure the Spouse.

Insurance Benefits for an Employee or his or her Spouse may be reduced at any time. A request for a Benefit reduction received during this Enrollment Period will become effective on July 1, 2015 following this Enrollment Period. Any other Benefit reduction will be effective on the date the Insurance Company receives the completed change form.

2. Effective July 1, 2015, the following provision is added to the Policy for Class 3

Enrollment Period for June 1, 2015 through June 30, 2015

For Employees

During this Enrollment Period, an Employee currently insured under the Voluntary Life Insurance portion of this Policy may increase his or her Voluntary Life Insurance Benefit up to the Guaranteed Issue Amount without satisfying the Insurability Requirement. An Employee who is eligible for the Voluntary Life Insurance portion of this Policy but who has not previously enrolled may become insured under the Policy up to the Guaranteed Issue Amount, without satisfying the Insurability Requirement. Insurance will be effective on July 1, 2015 following this Enrollment Period.

An eligible Employee may increase coverage or become insured for a Benefit in excess of the Guaranteed Issue Amount only if he or she satisfies the Insurability Requirement. Any excess amounts will be effective on the later of July 1, 2015 following this Enrollment Period or the date the Insurance Company agrees in writing to insure the Employee.

Insurance Benefits for an Employee may be reduced at any time. A request for a Benefit reduction received during this Enrollment Period will become effective on July 1, 2015 following this Enrollment Period. Any other Benefit reduction will be effective on the date the Insurance Company receives the completed change form.

3. Effective July 1, 2015, the SCHEDULE OF BENEFITS for Classes 1, 2, 3, 4, 5 and 6 is replaced by the attached.
4. Effective July 1, 2015, the rates shown on the attached Schedule of Rates will be in force for coverage under the Policy.

No change in rates will be made until 6 months after the effective date of this Amendment. However, the Company reserves the right to change the rates at any time during a period for which the rates are guaranteed if the conditions described in the Changes in Premium Rates provision under the Administrative Provisions section of the Policy apply.

Except for the above, this Amendment does not change the Policy in any way.

FOR THE COMPANY



Matthew G. Manders, President

Date: June 2, 2015 (Revised: June 15, 2015) (Revised: September 11, 2015)

Amendment No. 02a

SCHEDULE OF BENEFITS FOR CLASS 1

Eligibility Waiting Period

The Eligibility Waiting Period is the period of time the Employee must be in Active Service to be eligible for coverage. It will be extended by the number of days the Employee is not in Active Service.

For Employees hired on or
before the Policy Effective Date: No Waiting Period

For Employees hired after
the Policy Effective Date: After 30 days of Active Service

LIFE INSURANCE BENEFITS

Employee Benefits

Basic Benefit \$5,000
Guaranteed Issue Amount: \$5,000
Maximum Benefit: \$5,000

Basic Terminal Illness Benefit The insured can elect up to 75% of Basic Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill, subject to a Maximum Benefit of \$3,750.

Voluntary Benefit An amount elected in units of \$10,000
Guaranteed Issue Amount: the greater of a) or b) below:
a) \$200,000, or
b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan
Maximum Benefit: \$500,000

Voluntary Terminal Illness Benefit The insured can elect up to 75% of Voluntary Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill, subject to a Maximum Benefit of \$375,000.

The Guaranteed Issue Amount and Maximum Benefit will be rounded to the next higher \$10,000, if not already a multiple thereof.

Age Based Reductions Life Insurance Benefits for an Employee age 65 or older are payable as follows:

Age 65-69	65% of Life Insurance Benefits
Age 70-74	45% of Life Insurance Benefits
Age 75-79	30% of Life Insurance Benefits
Age 80 & Over	20% of Life Insurance Benefits

Continuation Options

For Layoff

Maximum Benefit Period: 6 Months

For Leave of Absence

Maximum Benefit Period: 6 Months

For Family Medical Leave

Maximum Benefit Period: 12 weeks

Waiver of Premium

Benefit Waiting Period 6 months from the date the Employee's Active Service ends

Maximum Benefit Period To Age 65

Applicable Coverages Life Insurance Benefits for the Employee, his or her Spouse and Dependent Children, if any.

Seatbelt Benefit

10% of the Employee's Basic Life Insurance Benefits in force on the date of the Accident or \$10,000, if less. The Limited Seatbelt Benefit is \$1,000.

Increases and Decreases in Coverage

An eligible Employee may enroll for or increase his or her Voluntary Term Life Insurance Benefits, at any time, only if he or she satisfies the Insurability Requirement. Any amount the Insurance Company approves is effective on the date the Insurance Company agrees in writing to insure the Employee.

An Employee may reduce Insurance Benefits at any time. The reduced amount will be effective on the date the Insurance Company receives the completed change form.

Spouse or Domestic Partner Benefits

Voluntary Benefit

Guaranteed Issue Amount: Units of \$5,000
the greater of a) or b) below:

a) \$25,000, or

b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan

Maximum Benefit: \$250,000

A Spouse's Life Insurance Benefits cannot exceed 50% of the Employee's Life Insurance Benefits.

Terminal Illness Benefit

The insured can elect up to 75% of Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill

Dependent Child Benefits

Voluntary Benefit

Maximum Benefit: Units of \$2,000
\$10,000

The Maximum Benefit for a Dependent Child who is less than 6 months old is \$500.

All Dependent Child benefits are Guaranteed Issue.

ACCIDENT INSURANCE BENEFITS

Employee Benefits

Amount of Insurance

Same as Basic Life Insurance Benefits

Age Based Reductions

Accident Insurance Benefits will reduce the same as Life Insurance Benefits

TL-004774

SCHEDULE OF BENEFITS FOR CLASS 2

Eligibility Waiting Period

The Eligibility Waiting Period is the period of time the Employee must be in Active Service to be eligible for coverage. It will be extended by the number of days the Employee is not in Active Service.

For Employees hired on or before the Policy Effective Date: No Waiting Period

For Employees hired after the Policy Effective Date: After 30 days of Active Service

LIFE INSURANCE BENEFITS

Employee Benefits

Basic Benefit \$150,000
Guaranteed Issue Amount: \$150,000
Maximum Benefit: \$150,000

Basic Terminal Illness Benefit The insured can elect up to 75% of Basic Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill, subject to a Maximum Benefit of \$112,500.

Voluntary Benefit An amount elected in units of \$10,000
Guaranteed Issue Amount: the greater of a) or b) below:
a) \$200,000, or
b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan
Maximum Benefit: \$500,000

Voluntary Terminal Illness Benefit The insured can elect up to 75% of Voluntary Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill, subject to a Maximum Benefit of \$375,000.

The Guaranteed Issue Amount and Maximum Benefit will be rounded to the next higher \$10,000, if not already a multiple thereof.

Age Based Reductions Life Insurance Benefits for an Employee age 65 or older are payable as follows:

Age 65-69	65% of Life Insurance Benefits
Age 70-74	45% of Life Insurance Benefits
Age 75-79	30% of Life Insurance Benefits
Age 80 & Over	20% of Life Insurance Benefits

Continuation Options

For Layoff

Maximum Benefit Period: 6 Months

For Leave of Absence

Maximum Benefit Period: 6 Months

For Family Medical Leave

Maximum Benefit Period: 12 weeks

Waiver of Premium

Benefit Waiting Period 6 months from the date the Employee's Active Service ends

Maximum Benefit Period To Age 65

Applicable Coverages Life Insurance Benefits for the Employee, his or her Spouse and Dependent Children, if any.

Seatbelt Benefit

10% of the Employee's Basic Life Insurance Benefits in force on the date of the Accident or \$10,000, if less. The Limited Seatbelt Benefit is \$1,000.

Increases and Decreases in Coverage

An eligible Employee may enroll for or increase his or her Voluntary Term Life Insurance Benefits, at any time, only if he or she satisfies the Insurability Requirement. Any amount the Insurance Company approves is effective on the date the Insurance Company agrees in writing to insure the Employee.

An Employee may reduce Insurance Benefits at any time. The reduced amount will be effective on the date the Insurance Company receives the completed change form.

Spouse or Domestic Partner Benefits

Voluntary Benefit

Guaranteed Issue Amount: Units of \$5,000
the greater of a) or b) below:

a) \$25,000, or

b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan

Maximum Benefit: \$250,000

A Spouse's Life Insurance Benefits cannot exceed 50% of the Employee's Life Insurance Benefits.

Terminal Illness Benefit

The insured can elect up to 75% of Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill.

Dependent Child Benefits

Voluntary Benefit

Maximum Benefit: Units of \$2,000
\$10,000

The Maximum Benefit for a Dependent Child who is less than 6 months old is \$500.

All Dependent Child benefits are Guaranteed Issue.

ACCIDENT INSURANCE BENEFITS

Employee Benefits

Amount of Insurance

Same as Basic Life Insurance Benefits

Age Based Reductions

Accident Insurance Benefits will reduce the same as Life Insurance Benefits

TL-004774

SCHEDULE OF BENEFITS FOR CLASS 3

Eligibility Waiting Period

The Eligibility Waiting Period is the period of time the Employee must be in Active Service to be eligible for coverage. It will be extended by the number of days the Employee is not in Active Service.

For Employees hired on or before the Policy Effective Date: No Waiting Period

For Employees hired after the Policy Effective Date: After 30 days of Active Service

LIFE INSURANCE BENEFITS

Employee Benefits

Basic Benefit \$50,000
Guaranteed Issue Amount: \$50,000
Maximum Benefit: \$50,000

Basic Terminal Illness Benefit The insured can elect up to 75% of Basic Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill, subject to a Maximum Benefit of \$37,500.

Voluntary Benefit \$50,000
Guaranteed Issue Amount: the greater of a) or b) below:
a) \$50,000, or
b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan
Maximum Benefit: \$50,000

Voluntary Terminal Illness Benefit The insured can elect up to 75% of Voluntary Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill, subject to a Maximum Benefit of \$37,500.

Age Based Reductions Life Insurance Benefits for an Employee age 65 or older are payable as follows:
Age 65-69 65% of Life Insurance Benefits
Age 70-74 45% of Life Insurance Benefits
Age 75-79 30% of Life Insurance Benefits
Age 80 & Over 20% of Life Insurance Benefits

Continuation Options

For Layoff

Maximum Benefit Period: 6 Months

For Leave of Absence

Maximum Benefit Period: 6 Months

For Family Medical Leave

Maximum Benefit Period: 12 weeks

Waiver of Premium

Benefit Waiting Period 6 months from the date the Employee's Active Service ends

Maximum Benefit Period To Age 65

Applicable Coverages Life Insurance Benefits for the Employee.

Seatbelt Benefit

10% of the Employee's Basic Life Insurance Benefits in force on the date of the Accident or \$10,000, if less. The Limited Seatbelt Benefit is \$1,000.

Increases and Decreases in Coverage

An eligible Employee may enroll for or increase his or her Voluntary Term Life Insurance Benefits, at any time, only if he or she satisfies the Insurability Requirement. Any amount the Insurance Company approves is effective on the date the Insurance Company agrees in writing to insure the Employee.

An Employee may reduce Insurance Benefits at any time. The reduced amount will be effective on the date the Insurance Company receives the completed change form.

Spouse or Domestic Partner Benefits

This benefit does not apply to this class of Employee.

Dependent Child Benefits

This benefit does not apply to this class of Employee.

ACCIDENT INSURANCE BENEFITS

Employee Benefits

Amount of Insurance Same as Basic Life Insurance Benefits

Age Based Reductions Accident Insurance Benefits will reduce the same as Life Insurance Benefits

SCHEDULE OF BENEFITS FOR CLASS 4

Eligibility Waiting Period

The Eligibility Waiting Period is the period of time the Employee must be in Active Service to be eligible for coverage. It will be extended by the number of days the Employee is not in Active Service.

For Employees hired on or before the Policy Effective Date: No Waiting Period

For Employees hired after the Policy Effective Date: After 30 days of Active Service

LIFE INSURANCE BENEFITS

Employee Benefits

Basic Benefit \$250,000
Guaranteed Issue Amount: \$250,000
Maximum Benefit: \$250,000

Basic Terminal Illness Benefit The insured can elect up to 75% of Basic Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill, subject to a Maximum Benefit of \$187,500.

The Benefit Amount, Guaranteed Issue Amount and Maximum Benefit will be rounded to the next higher \$1,000, if not already a multiple thereof.

Voluntary Benefit An amount elected in units of \$10,000
Guaranteed Issue Amount: the greater of a) or b) below:
a) \$200,000, or
b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan
Maximum Benefit: \$500,000

Voluntary Terminal Illness Benefit The insured can elect up to 75% of Voluntary Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill, subject to a Maximum Benefit of \$375,000.

The Guaranteed Issue Amount and Maximum Benefit will be rounded to the next higher \$10,000, if not already a multiple thereof.

Age Based Reductions Life Insurance Benefits for an Employee age 65 or older are payable as follows:
Age 65-69 65% of Life Insurance Benefits
Age 70-74 45% of Life Insurance Benefits
Age 75-79 30% of Life Insurance Benefits
Age 80 & Over 20% of Life Insurance Benefits

Continuation Options

For Layoff

Maximum Benefit Period: 6 Months

For Leave of Absence

Maximum Benefit Period: 6 Months

For Family Medical Leave

Maximum Benefit Period: 12 weeks

Waiver of Premium

Benefit Waiting Period 6 months from the date the Employee's Active Service ends

Maximum Benefit Period To Age 65

Applicable Coverages Life Insurance Benefits for the Employee, his or her Spouse and Dependent Children, if any.

Seatbelt Benefit

10% of the Employee's Basic Life Insurance Benefits in force on the date of the Accident or \$10,000, if less. The Limited Seatbelt Benefit is \$1,000.

Increases and Decreases in Coverage

An eligible Employee may enroll for or increase his or her Voluntary Term Life Insurance Benefits, at any time, only if he or she satisfies the Insurability Requirement. Any amount the Insurance Company approves is effective on the date the Insurance Company agrees in writing to insure the Employee.

An Employee may reduce Insurance Benefits at any time. The reduced amount will be effective on the date the Insurance Company receives the completed change form.

Spouse or Domestic Partner Benefits

Voluntary Benefit

Guaranteed Issue Amount: Units of \$5,000
the greater of a) or b) below:

a) \$25,000, or

b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan

Maximum Benefit: \$250,000

A Spouse's Life Insurance Benefits cannot exceed 50% of the Employee's Life Insurance Benefits.

Terminal Illness Benefit

The insured can elect up to 75% of Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill.

Dependent Child Benefits

Voluntary Benefit

Maximum Benefit: Units of \$2,000
\$10,000

The Maximum Benefit for a Dependent Child who is less than 6 months old is \$500.

All Dependent Child benefits are Guaranteed Issue.

ACCIDENT INSURANCE BENEFITS

Employee Benefits

Amount of Insurance

Same as Basic Life Insurance Benefits

Age Based Reductions

Accident Insurance Benefits will reduce the same as Life Insurance Benefits

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SCHEDULE OF BENEFITS FOR CLASS 5

Eligibility Waiting Period

The Eligibility Waiting Period is the period of time the Employee must be in Active Service to be eligible for coverage. It will be extended by the number of days the Employee is not in Active Service.

For Employees hired on or before the Policy Effective Date: No Waiting Period

For Employees hired after the Policy Effective Date: After 30 days of Active Service

LIFE INSURANCE BENEFITS

Employee Benefits

Basic Benefit \$150,000
Guaranteed Issue Amount: \$150,000
Maximum Benefit: \$150,000

Basic Terminal Illness Benefit The insured can elect up to 75% of Basic Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill, subject to a Maximum Benefit of \$112,500.

The Benefit Amount, Guaranteed Issue Amount and Maximum Benefit will be rounded to the next higher \$1,000, if not already a multiple thereof.

Voluntary Benefit An amount elected in units of \$10,000
Guaranteed Issue Amount: the greater of a) or b) below:
a) \$200,000, or
b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan
Maximum Benefit: \$500,000

Voluntary Terminal Illness Benefit The insured can elect up to 75% of Voluntary Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill, subject to a Maximum Benefit of \$375,000.

The Guaranteed Issue Amount and Maximum Benefit will be rounded to the next higher \$10,000, if not already a multiple thereof.

Age Based Reductions Life Insurance Benefits for an Employee age 65 or older are payable as follows:
Age 65-69 65% of Life Insurance Benefits
Age 70-74 45% of Life Insurance Benefits
Age 75-79 30% of Life Insurance Benefits
Age 80 & Over 20% of Life Insurance Benefits

Continuation Options

For Layoff

Maximum Benefit Period: 6 Months

For Leave of Absence

Maximum Benefit Period: 6 Months

For Family Medical Leave

Maximum Benefit Period: 12 weeks

Waiver of Premium

Benefit Waiting Period 6 months from the date the Employee's Active Service ends

Maximum Benefit Period To Age 65

Applicable Coverages Life Insurance Benefits for the Employee, his or her Spouse and Dependent Children, if any.

Seatbelt Benefit

10% of the Employee's Basic Life Insurance Benefits in force on the date of the Accident or \$10,000, if less. The Limited Seatbelt Benefit is \$1,000.

Increases and Decreases in Coverage

An eligible Employee may enroll for or increase his or her Voluntary Term Life Insurance Benefits, at any time, only if he or she satisfies the Insurability Requirement. Any amount the Insurance Company approves is effective on the date the Insurance Company agrees in writing to insure the Employee.

An Employee may reduce Insurance Benefits at any time. The reduced amount will be effective on the date the Insurance Company receives the completed change form.

Spouse or Domestic Partner Benefits

Voluntary Benefit

Guaranteed Issue Amount: Units of \$5,000
the greater of a) or b) below:

a) \$25,000, or

b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan

Maximum Benefit: \$250,000

A Spouse's Life Insurance Benefits cannot exceed 50% of the Employee's Life Insurance Benefits.

Terminal Illness Benefit

The insured can elect up to 75% of Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill.

Dependent Child Benefits

Voluntary Benefit

Maximum Benefit: Units of \$2,000
\$10,000

The Maximum Benefit for a Dependent Child who is less than 6 months old is \$500.

All Dependent Child benefits are Guaranteed Issue.

ACCIDENT INSURANCE BENEFITS

Employee Benefits

Amount of Insurance

Same as Basic Life Insurance Benefits

Age Based Reductions

Accident Insurance Benefits will reduce the same as Life Insurance Benefits

TL-004774

SCHEDULE OF BENEFITS FOR CLASS 6

Eligibility Waiting Period

The Eligibility Waiting Period is the period of time the Employee must be in Active Service to be eligible for coverage. It will be extended by the number of days the Employee is not in Active Service.

For Employees hired on or before the Policy Effective Date: No Waiting Period

For Employees hired after the Policy Effective Date: After 30 days of Active Service

LIFE INSURANCE BENEFITS

Employee Benefits

Basic Benefit \$250,000
Guaranteed Issue Amount: \$250,000
Maximum Benefit: \$250,000

Basic Terminal Illness Benefit The insured can elect up to 75% of Basic Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill, subject to a Maximum Benefit of \$187,500.

Voluntary Benefit An amount elected in units of \$10,000
Guaranteed Issue Amount: the greater of a) or b) below:
a) \$200,000, or
b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan
Maximum Benefit: \$500,000

Voluntary Terminal Illness Benefit The insured can elect up to 75% of Voluntary Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill, subject to a Maximum Benefit of \$375,000.

The Guaranteed Issue Amount and Maximum Benefit will be rounded to the next higher \$10,000, if not already a multiple thereof.

Age Based Reductions Life Insurance Benefits for an Employee age 65 or older are payable as follows:
Age 65-69 65% of Life Insurance Benefits
Age 70-74 45% of Life Insurance Benefits
Age 75-79 30% of Life Insurance Benefits
Age 80 & Over 20% of Life Insurance Benefits

Continuation Options

For Layoff

Maximum Benefit Period: 6 Months

For Leave of Absence

Maximum Benefit Period: 6 Months

For Family Medical Leave

Maximum Benefit Period: 12 weeks

Waiver of Premium

Benefit Waiting Period 6 months from the date the Employee's Active Service ends

Maximum Benefit Period To Age 65

Applicable Coverages Life Insurance Benefits for the Employee, his or her Spouse and Dependent Children, if any.

Seatbelt Benefit

10% of the Employee's Basic Life Insurance Benefits in force on the date of the Accident or \$10,000, if less. The Limited Seatbelt Benefit is \$1,000.

Increases and Decreases in Coverage

An eligible Employee may enroll for or increase his or her Voluntary Term Life Insurance Benefits, at any time, only if he or she satisfies the Insurability Requirement. Any amount the Insurance Company approves is effective on the date the Insurance Company agrees in writing to insure the Employee.

An Employee may reduce Insurance Benefits at any time. The reduced amount will be effective on the date the Insurance Company receives the completed change form.

Spouse or Domestic Partner Benefits

Voluntary Benefit

Guaranteed Issue Amount: Units of \$5,000
the greater of a) or b) below:

a) \$25,000, or

b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan

Maximum Benefit: \$250,000

A Spouse's Life Insurance Benefits cannot exceed 50% of the Employee's Life Insurance Benefits.

Terminal Illness Benefit

The insured can elect up to 75% of Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill.

Dependent Child Benefits

Voluntary Benefit

Maximum Benefit: Units of \$2,000
\$10,000

The Maximum Benefit for a Dependent Child who is less than 6 months old is \$500.

All Dependent Child benefits are Guaranteed Issue.

ACCIDENT INSURANCE BENEFITS

Employee Benefits

Amount of Insurance

Same as Basic Life Insurance Benefits

Age Based Reductions

Accident Insurance Benefits will reduce the same as Life Insurance Benefits

TL-004774

SCHEDULE OF RATES

The following monthly rates apply to all Classes of Eligible Persons unless otherwise indicated.

FOR EMPLOYEE BENEFITS

Basic Life Insurance	\$.173 Per \$1,000
Voluntary Life Insurance	\$.26 Per \$1,000
Basic Accident Insurance	\$.03 Per \$1,000

FOR SPOUSE OR DOMESTIC PARTNER BENEFITS

Voluntary Life Insurance	\$.26 Per \$1,000
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FOR DEPENDENT CHILD BENEFITS

Voluntary Life Insurance	\$.20 Per \$1,000
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