

**HANFORD EMPLOYEE  
WELFARE TRUST  
LIFE INSURANCE AND  
AD&D INSURANCE**

**CIGNA HEALTHCARE, Inc.**

HANFORD EMPLOYEE WELFARE TRUST LIFE INSURANCE AND  
AD&D INSURANCE

**CIGNA**

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**CONNECTICUT GENERAL LIFE INSURANCE COMPANY**

a CIGNA company (called CG) certifies that it insures certain Employees for the benefits provided by the following policy(s):

Home Office: Bloomfield, Connecticut  
Mailing Address: Hartford, Connecticut 06152

**POLICYHOLDER:** HANFORD EMPLOYEE WELFARE TRUST

GROUP POLICY(S) - COVERAGE

0055555 LIFE INSURANCE

0055555 ACCIDENTAL DEATH & DISMEMBERMENT  
INSURANCE

This certificate describes the main features of the insurance. It does not waive or alter any of the terms of the policy(s). If questions arise, the policy(s) will govern.

This certificate takes the place of any other issued to you on a prior date which described the insurance.

### **EXPLANATION OF TERMS**

You will find terms starting with capital letters throughout your certificate. To help you understand your benefits, most of these terms are defined in the Definitions section of your certificate.

### **THE SCHEDULE**

The Schedule is a brief outline of your maximum benefits which may be payable under your insurance. For a full description of each benefit, refer to the appropriate section listed in the Table of Contents.

### **THE SCHEDULE**

#### **LIFE INSURANCE**

##### **For You:**

Eligible Union Employees

Your Amount of Life Insurance      Two times your annual Basic Earnings

##### **For You:**

Eligible Non-Union Employees

#### **Your Amount of Life Insurance is based on your election from the following options:**

Option A: Two times your annual Basic Earnings

Option B: One times your annual Basic Earnings

The following provisions apply to all Employees who are eligible for Life Insurance.

#### **Age Reduction**

If you are 65 years old or older and not retired, your amount of Life Insurance is determined as follows: As of your 65th birthday, the amount of Life Insurance for which you were insured under the above schedule is reduced by 8%, with further reductions of 8% annually on your birthday, until reaching a minimum amount of 50% of the amount of your annual Basic Earnings in effect on the day before your 65th birthday.

If you were age 65 or older when you were hired, your Life Insurance amount at your date of hire, is reduced by 8% on your next birthday, with further reductions of 8% annually on your birthday, until reaching a minimum of 50% of the amount of your annual Basic Earnings in effect on your date of hire.

#### **Retirement Reduction**

If you are under age 65 and qualify for early retirement, your amount of Life Insurance is the amount determined from the above schedule for which you were insured on the day prior to your retirement. When you reach age 65, your amount of Life Insurance will be reduced to 50% of the amount of your annual Basic Earnings in effect on the day prior to your retirement.

If you are retire and you are 65 years old or older, your amount of Life Insurance will be reduced to 50% of the amount of your annual Basic Earnings in effect on the day prior to your 65 birthday.

If you were age 65 or older when you were hired, and you retire, your Life Insurance amount will be reduced to 50% of the amount of your annual Basic Earnings in effect on your date of hire.

**For You**

**Life Insurance – Changes in Amount of Life Insurance**

Any change in your amount of Life Insurance due to a change in Basic Earnings will take place on the date your Basic Earnings change. If you are not in Active Service on that day, the increase in Basic Earnings will be considered effective after you have returned to Active Service for one full day.

Any decrease in your amount of Life Insurance due to your age will take place on your birthday.

Any decrease in your amount of Life Insurance due to your retirement will take place on your retirement date.

**Exceptions For Increased Amount of Life Insurance**

If you are not in Active Service on the day your amount of Life Insurance would otherwise be increased for any reason, the increased amount of your Life Insurance will be considered effective after you have returned to Active Service for one full day.

If, at any time, you elect to be insured for an increased amount of Life Insurance, you will be insured for the increased amount only if you satisfy the Insurability Requirement for such amount. The effective date for such amount will be the date you satisfy the Insurability Requirement for that amount. Any increase in your amount of Life Insurance is subject to the Active Service provision.

**Insurability Requirement**

You will be considered to have satisfied the Insurability Requirement for an amount of Life Insurance on the date CG accepts you as insurable for that amount. To determine your acceptability for an amount of Life Insurance, CG will require evidence of good health and may require that it be presented at your own expense.

**For Your Dependents**

The amount of Life Insurance for your Dependent(s) is determined by the Schedule option you elect.

Note: The amount of Life Insurance for any Dependent cannot exceed 50% of your amount of Life Insurance.

| <b>Schedule Options</b>              | <b>Amounts<br/>of Life<br/>Insurance</b> |
|--------------------------------------|--|
| <b>Schedule A</b>                    |  |
| Spouse . . . . .                     | \$ 5,000                                 |
| Each Child                           |  |
| 15 days, but less than 6 months old  | \$ 100                                   |
| 6 months, but less than 23 years old | \$ 1,000                                 |
| <b>Schedule B</b>                    |  |
| Spouse . . . . .                     | \$ 10,000                                |
| Each Child                           |  |
| 15 days, but less than 6 months old  | \$ 200                                   |
| 6 months, but less than 23 years old | \$ 2,000                                 |
| <b>Schedule C</b>                    |  |
| Spouse . . . . .                     | \$ 15,000                                |
| Each Child                           |  |
| 15 days, but less than 6 months old  | \$ 300                                   |
| 6 months, but less than 23 years old | \$ 2,000                                 |
| <b>Schedule D</b>                    |  |
| Spouse . . . . .                     | \$ 20,000                                |
| Each Child                           |  |
| 15 days, but less than 6 months old  | \$ 300                                   |
| 6 months, but less than 23 years old | \$ 2,000                                 |
| <b>Schedule E</b>                    |  |
| Spouse . . . . .                     | \$ 25,000                                |
| Each Child                           |  |
| 15 days, but less than 6 months old  | \$ 300                                   |

|                                      |           |
|--------------------------------------|-----------|
| 6 months, but less than 23 years old | \$ 2,000  |
| <b>Schedule F</b>                    |           |
| Spouse . . . . .                     | \$ 30,000 |
| Each Child                           |           |
| 15 days, but less than 6 months old  | \$ 300    |
| 6 months, but less than 23 years old | \$ 2,000  |

**For Your Dependents**

The Schedule Options on this page apply to Non-Union Employees only. As a Non-Union Employee, you can select a Dependent Life Insurance Schedule option from this page or from the preceding page (Schedules A through F). The amount of Life Insurance for your Dependent(s) is determined by the Schedule that you elect.

Note: The amount of Life Insurance for any Dependent can not exceed 50% of your amount of Life Insurance.

| Schedule Options                     | Amounts of Life Insurance |
|--------------------------------------|---------------------------|
| <b>Schedule S</b>                    |                           |
| Spouse                               | \$ 10,000                 |
| <b>Schedule T</b>                    |                           |
| Spouse                               | \$ 20,000                 |
| <b>Schedule U</b>                    |                           |
| Spouse                               | \$ 30,000                 |
| <b>Schedule V</b>                    |                           |
| Spouse                               | \$ 40,000                 |
| <b>Schedule W</b>                    |                           |
| Each Child                           |                           |
| 6 months, but less than 23 years old | \$ 5,000                  |
| <b>Schedule SW</b>                   |                           |
| Spouse                               | \$ 10,000                 |
| Each Child                           |                           |
| 6 months, but less than 23 years old | \$ 5,000                  |
| <b>Schedule TW</b>                   |                           |
| Spouse                               | \$ 20,000                 |
| Each Child                           |                           |
| 6 months, but less than 23 years old | \$ 5,000                  |
| <b>Schedule UW</b>                   |                           |
| Spouse                               | \$ 30,000                 |
| Each Child                           |                           |
| 6 months, but less than 23 years old | \$ 5,000                  |
| <b>Schedule VW</b>                   |                           |
| Spouse                               | \$ 40,000                 |
| Each Child                           |                           |
| 6 months, but less than 23 years old | \$ 5,000                  |

**BASIC ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE**

**For You**

This insurance provides benefits for accidental death or dismemberment. The amount that may be payable is based on your amount of Principal Sum.

**Amount of Principal Sum**                      One times your Annual Basic Earnings

## **Principal Sum Maximums**

The Maximum Amount of Principal Sum is \$10,000 for one of the following losses: the Loss of One Hand by Severance at or above the Wrist; the Loss of One Foot by Severance at or above the Ankle; or the Entire and Irrevocable Loss of Sight in One Eye. The Maximum amount of Principal Sum for more than one of these Losses in one Accident is \$20,000.

## **Age Reduction**

If you are 65 years old or older and not retired, your amount of Principal Sum is determined as follows: As of your 65th birthday, your amount of Principal Sum for which you would otherwise be eligible under the above schedule is reduced by 8%, with further reductions of 8% annually on your birthday, until reaching a minimum amount of 50% of the amount of your annual Basic Earnings in effect on the day before your 65th birthday.

If you were age 65 or older when you were hired, your amount of Principal Sum is reduced by 8% on your next birthday, with further reductions of 8% annually on your birthday, until reaching a minimum of 50% of the amount of your annual Basic Earnings in effect on your date of hire.

## **Changes in Amount of Principal Sum**

Any change in your amount of Principal Sum due to a change in Basic Earnings will take place on the date your Basic Earnings change. If you are not in Active Service on that day, the increase in Basic Earnings will be considered effective after you have returned to Active Service for one full day.

Any decrease in your amount of Principal Sum due to your age will take place on your birthday.

## **VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE**

### **For You and Your Dependent**

This optional insurance provides benefits for accidental death or dismemberment. The amount that may be payable is based on your amount of Principal Sum.

### **For You**

**Amount of Principal Sum**            The amount for which you are enrolled\*

\*You can elect an amount of Principal Sum in increments of \$10,000 starting from a minimum of \$20,000 up to a maximum of ten times your annual Basic Earnings, rounded to the next higher \$10,000, but not to exceed \$250,000.

All Employees who are eligible for Voluntary Accidental Death & Dismemberment Insurance can elect an amount of \$100,000 regardless of annual Basic Earnings.

If you elect coverage as an Employee, you may also elect coverage for your Dependent Spouse.

### **For Your Dependent Spouse**

**Amount of Principal Sum**            The amount for which your Dependent is enrolled, not to exceed 50% of your amount as an Employee\*\*

\*\*You can elect an amount of insurance in increments of \$5,000 starting from a minimum of \$10,000 up to a maximum of \$125,000; however, your Dependent Spouse coverage amount can not exceed 50% of your amount as an Employee.

### **Changes in Amounts**

Any change in the amount of Voluntary Accidental Death and Dismemberment Insurance for you and/or your spouse due to a change in the amount you elected will take place on the first day of the calendar year quarter (January 1, April 1, July 1, or October 1) that next follows the date you submitted a new enrollment form, if that new enrollment form is submitted at least two weeks before the effective date of that quarter.

## **BUSINESS TRIP ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE**

### **For You**

This insurance provides benefits for accidental death or dismemberment. The amount that may be payable is based on your amount of Principal Sum.

**Amount of Principal Sum** Two times your annual Basic Earnings, subject to a minimum of \$50,000 and a maximum of \$250,000

### **Age Reduction**

If you are 65 years old or older and not retired, your amount of Principal Sum is determined as follows: As of your 65th birthday, your amount of Principal Sum for which you would otherwise be eligible under the above schedule is reduced by 8%, with further reductions of 8% annually on your birthday, until reaching a minimum amount of 50% of the amount of your annual Basic Earnings in effect on the day before your 65th birthday.

If you were age 65 or older when you were hired, your amount of Principal Sum is reduced by 8% on your next birthday, with further reductions of 8% annually on your birthday, until reaching a minimum of 50% of the amount of your annual Basic Earnings in effect on your date of hire.

### **Changes in Amount of Principal Sum**

Any change in your amount of Principal Sum due to a change in Basic Earnings will take place on the date your Basic Earnings change. If you are not in Active Service on that day, the increase in Basic Earnings will be considered effective after you have returned to Active Service for one full day.

Any decrease in your amount of Principal Sum due to your age will take place on your birthday.

## **ELIGIBILITY - EFFECTIVE DATE**

### **Eligibility for Employee Insurance**

You will become eligible for insurance on the day you complete the waiting period if:

- you are in a Class of Eligible Employees; and
- you are an eligible, regular full-time or part-time Employee; and
- you normally work at least 20 hours a week.

If you were previously insured and your insurance ceased, you must satisfy the waiting period to become insured again. If your insurance ceased because you were no longer employed in a Class of Eligible Employees, you are not required to satisfy any waiting period if you again become a member of a Class of Eligible Employees within one year after your insurance ceased.

### **Eligibility for Dependent Insurance**

You will become eligible for Dependent insurance on the later of:

- the day you become eligible for yourself; or
- the day you acquire your first Dependent.

### **Waiting Period**

None

### **Classes of Eligible Employees**

Each Eligible Employee as determined by the Employer

## **Employee Insurance**

This Plan is offered to you as an Employee of an Employer that has signed an Adoption Agreement and is therefore a member of the Trust; and you are working on the Project Hanford Management Contract (PHMC). To be insured for Life Insurance and Accidental Death & Dismemberment Insurance (other than Business Trip Accidental Death & Dismemberment Insurance), you will have to pay part of the cost. Business Trip Accidental Death & Dismemberment Insurance is offered to eligible Employees and does not require contribution toward the cost of the coverage.

### **Effective Date of Your Insurance**

You will become insured for Business Trip Accidental Death & Dismemberment Insurance on the date you become eligible.

You will become insured for Life Insurance and Accidental Death Insurance (other than Business Trip Accidental Death & Dismemberment Insurance) on the date you elect the insurance by signing an approved payroll deduction form, but no earlier than the date you become eligible. If you are a Late Entrant, your insurance will not become effective until Cigna agrees to insure you.

If you are not in Active Service on the date you would otherwise become insured, you will become insured on the date you return to Active Service.

### **Late Entrant - Employee**

You are a Late Entrant if:

- you elect the insurance more than 31 days after you become eligible; or
- you again elect it after you cancel your payroll deduction.

Cigna may require evidence of good health at your expense if you are a Late Entrant.

### **Exception to Late Entrant Definition**

A person will not be considered a Late Entrant when enrolling outside a designated enrollment period if: he had existing coverage, and he certified in writing, if applicable, that he declined coverage due to other available coverage; he lost prior coverage due to the employer's failure to pay premium; he no longer qualifies in an eligible class for prior coverage; or his prior coverage ends, including continuation coverage; and he enrolls for this coverage within 31 days after losing or exhausting prior coverage. Any applicable Pre-existing Condition limitation will apply but will not be extended as for a Late Entrant.

If you acquire a new Dependent through marriage, birth, adoption or placement for adoption, you may enroll your eligible Dependents and yourself, if you are not already enrolled, within 31 days of such event. Coverage will be effective, on the date of marriage, birth, adoption, or placement for adoption. Any applicable Pre-existing Condition limitation, will apply to you and your Dependents upon enrollment, reduced by prior Creditable Coverage.

### **Pre-Existing Condition Limitation for Late Entrant**

For plans which include a Pre-existing Condition limitation, the one-year waiting period before coverage begins for such conditions, will be increased to 18 months for a Late Entrant.

For plans which do not include a Pre-existing Condition limitation, you may be required to wait until the next plan enrollment period to enroll for coverage under the plan, if you are a Late Entrant.

For plans which do not standardly include a Pre-existing Condition limitation and which do not include an annual open enrollment period, a Pre-existing condition limitation of 18 months will apply for a Late Entrant only.

## **Dependent Insurance**

For your Dependents to be insured for Life Insurance and Voluntary Accidental Death and Dismemberment Insurance, you will have to pay the cost of Dependent Insurance.

## **Effective Date of Dependent Insurance**

Insurance for your Dependents will become effective on the date you elect it by signing an approved payroll deduction form, but no earlier than the day you become eligible for Dependent Insurance. All of your Dependents as defined will be included for Dependent Life Insurance based on the schedule option that you elect. You can elect to include your Dependent spouse for Dependent Voluntary Accidental Death and Dismemberment Insurance, however, Dependent children are not eligible.

If you are enrolled for Dependent Life Insurance and you elect a Schedule option to increase the amount of Life Insurance for your Dependents, the higher amount of Life Insurance for each of your Dependents will not become effective until Cigna agrees in writing to insure each Dependent. Cigna may require evidence of your Dependent's good health at your expense.

If you are a Late Entrant for Dependent Insurance, the insurance for each of your Dependents will not become effective until Cigna agrees in writing to insure that Dependent.

Your Dependents will be insured only if you are insured.

## **Late Entrant - Dependent**

You are a Late Entrant for Dependent Insurance if:

- you elect that insurance more than 31 days after you become eligible for it; or
- you again elect it after you cancel your payroll deduction.

Cigna may require evidence of your Dependent's good health at your expense if you are a Late Entrant.

## **LIFE INSURANCE**

### **Death Benefit**

Cigna will pay the amount of Life Insurance:-on you, when it receives due proof that you died while insured for this benefit;-on your Dependent, when it receives due proof that the Dependent died while insured for this benefit. The amount payable is determined from The Schedule and the other terms of the policy.

### **Conversion Privilege**

When your Life Insurance ceases, you may apply to Cigna for an individual converted life policy. It will be issued to you if you are Entitled to Convert and if you apply in writing and pay the first premium to Cigna within 31 days after the date your Life Insurance ceases. Evidence of good health is not needed.

### **Entitled to Convert**

You are Entitled to Convert your Life Insurance only if:

- your insurance ceases because you are no longer in Active Service or no longer eligible for Life Insurance;
- your insurance ceases or is reduced because of retirement or age;
- the policy is canceled for your class of Employees, and you have been insured under the policy for at least five years before it is canceled.

The amount of Life Insurance that you are Entitled to Convert will not be more than the amount of group Life Insurance that you lose. If all insurance under the policy is canceled on the class of Employees to which you belong, the amount of insurance under the converted life policy will be the smaller of: (a) the amount of your insurance which ceases less any amount of group life insurance for which you become eligible within 31 days after the insurance ceases; or (b) \$2,000.

The converted policy will be one of Cigna's current offerings based on its rules for converted life policies. It will be issued at your attained age for the premium that applies to the class of risk to which you then belong. It will take effect on the 32nd day after your Life Insurance ceases. Neither term insurance nor disability benefits are offered under the converted life policy.

### **Payment During Conversion Period**

If you die during the 31 days in which you may convert to an individual life policy, CG will pay to the Beneficiary designated under your group policy, the amount of insurance you could have converted. In this case, no payment will be made under the converted policy.

### **Conversion Privilege for Dependent**

When the Life Insurance on one of your Dependents ceases, you, or your Dependent if you die, may apply to Cigna for an individual converted life policy. It will be issued to a Dependent who is Eligible for Conversion if written application is made and the first premium paid to Cigna within 31 days after the date the Dependent's Life Insurance ceases. Evidence of good health is not needed.

### **Dependents Eligible for Conversion**

A Dependent is Eligible for Conversion only if:

- his insurance ceases because you are no longer in Active Service or no longer eligible for Dependent Life Insurance.
- his insurance ceases because you die.
- Dependent Life Insurance is canceled for your class of Employees and your Dependent has been insured under the policy for at least five years before the insurance is canceled.

The amount of Life Insurance to be converted will not be more than the amount of group Life Insurance that your Dependent loses. If all Dependent Life Insurance is canceled for the class of Employees to which you belong, the amount of insurance under the converted life policy will be the smaller of: (a) the amount of your Dependent's insurance which ceases less any amount of group life insurance for which he becomes eligible within 31 days after the insurance ceases; or (b) \$2,000.

The converted policy will be one of Cigna's current offerings based on its rules for converted life policies. It will be issued at your Dependent's attained age for the premium that applies to the class of risk to which he then belongs. It will take effect on the 32nd day after the Dependent Life Insurance ceases. Neither term insurance nor disability benefits are offered under the converted life policy.

### **Payment During Conversion Period**

If your Dependent dies during the 31 days in which application may be made for an individual converted policy, Cigna will pay you the amount of insurance which could have been converted for that Dependent. In this case, no payment will be made under the converted policy.

## **BASIC ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS**

### **For You**

Cigna will pay the Benefit Amount when it receives due proof that:

- you received an accidental bodily injury while insured for this benefit; and
- as a direct result of that injury, independently of all other causes, you sustained any loss shown in the Table of Losses and Benefits; and
- the loss occurred within 1 year after the date of that injury.

### **Benefit Amount**

The Benefit Amount for each loss will be your amount of Principal Sum determined from The Schedule multiplied by the percentage shown in the Table of Losses and Benefits for that loss. The maximum that will be paid for all losses resulting from injuries you receive in any one accident will be your amount of Principal Sum.

The maximum amount of Principal Sum that will be paid is \$10,000 for one of the following losses: the loss of one hand by severance at or above the wrist; the loss of one foot by severance at or above the ankle; or the entire and irrevocable loss of sight in one eye. The maximum amount of Principal Sum that will be paid for more than one of these losses in one accident is \$20,000.

## **VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS**

### **For You**

Cigna will pay the Benefit Amount when it receives due proof that:

- you received an accidental bodily injury while insured for this benefit; and
- as a direct result of that injury, independently of all other causes, you sustained any loss shown in the Table of Losses and Benefits; and
- the loss occurred within 1 year after the date of that injury.

### **Benefit Amount**

The Benefit Amount for each loss will be the amount of Principal Sum for which you are enrolled based on your election from The Schedule for Voluntary Accidental Death and Dismemberment Insurance multiplied by, the percentage shown in the Table of Losses and Benefits for that loss. The maximum that will be paid for all losses resulting from injuries you receive in any one accident will be your amount of Voluntary Accidental and Dismemberment Principal Sum.

### **For Your Dependent Spouse**

Cigna will pay the Benefit Amount for your Dependent when it receives due proof that:

- your Dependent received an accidental bodily injury while insured for this benefit; and
- as a direct result of that injury, independently of all other causes, your Dependent sustained any loss shown in the Table of Losses and Benefits; and
- the loss occurred within 1 year after the date of that injury.

### **Benefit Amount for Your Dependent Spouse**

The Benefit Amount for each loss will be the amount of Principal Sum for which your Dependent was enrolled, determined by your election from The Schedule for Dependent Voluntary Accidental Death and Dismemberment Insurance, multiplied by the percentage shown in the Table of Losses and Benefits for that loss. The maximum that will be paid for all losses resulting from injuries your Dependent receives in any one accident will be the amount of Voluntary Accidental Death and Dismemberment Principal Sum for that Dependent.

## **BUSINESS TRIP ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS**

### **For You**

Cigna will pay the Benefit Amount when it receives due proof that:

- you received an accidental bodily injury while Traveling in a Passenger Conveyance on a Business Trip and while insured for this benefit; and
- as a direct result of that injury, independently of all other causes, you sustained any loss shown in the Table of Losses and Benefits; and
- the loss occurred within 1 year after the date of that injury.

### **Benefit Amount**

The Benefit Amount for each loss will be your amount of Principal Sum determined from The Schedule for Business Trip Accidental Death and Dismemberment Insurance multiplied by the percentage shown in the Table of Losses and Benefits for that loss. The maximum that will be paid for all losses resulting from injuries you receive in any one accident will be your amount of Principal Sum.

### **Traveling in a Passenger Conveyance**

You will be considered to be Traveling in a Passenger Conveyance while you are boarding, alighting from, or traveling in a private or, a hired public passenger conveyance; but not while you are operating a conveyance other than a private passenger vehicle.

## **ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS (BASIC, VOLUNTARY AND BUSINESS TRIP)**

### **Table of Losses and Benefits**

|  | % of Principal Sum |
|--|--------------------|
| Loss of Life   | 100%               |
| Loss of One Hand by Severance<br>at or above the Wrist | 50%                |
| Loss of One Foot by Severance<br>at or above the Ankle | 50%                |
| Entire and Irrecoverable Loss of<br>Sight in One Eye   | 50%                |
| Loss of more than one of the<br>above in one Accident  | 100%               |

### **Limitations**

Death and Dismemberment Benefits will not be paid for a loss which in any way results from:

- suicide or intentionally self-inflicted injury, while sane or insane.
- sickness, disease, bodily infirmity, or bacterial or viral infection, even if contracted by accident. This exclusion does not apply to bacterial infection that is the natural and foreseeable result of an accidental external cut or wound.
- declared or undeclared war, or an act of war.
- participation in, or consequence of having participated in, the committing of a felony.

In addition to the above limitations, Voluntary Accidental Death and Dismemberment benefits will not be paid for a loss which in any way results from operating, learning to operate, or acting as a pilot or crew member of an aircraft.

## **PAYMENT OF BENEFITS**

### **To Whom Payable**

Any benefits for loss of your life will be paid to your named Beneficiary.

Any amount of your loss of life benefits for which there is no designated or surviving Beneficiary will be paid, at Cigna's option, to any of your following living relatives: spouse, child or children, mother, father, brothers or sisters, or to the executors or administrators of your estate. Cigna will also have the right to make payment in such manner, if it is not able, within what it considers a reasonable period of time to locate your Beneficiary.

Any benefits for loss of your Dependent's life and all dismemberment benefits that are payable will be paid to you.

If you die while dismemberment benefits remain unpaid, Cigna may, at its option, make direct payment to any of your following living relatives: spouse, child or children, mother, father, brothers or sisters, or to the executors or administrators of your estate.

If any person to whom benefits are payable is a minor, or in Cigna's opinion, is not able to give valid receipt for any payment due him, such payment will be made to his legal guardian. However, if no request for payment has been made by his legal guardian, Cigna may, at its option, make payment to the person or institution appearing to have assumed his custody and support. Payment in this event will be made in monthly installments of not more than \$500.

If you do not survive your Dependent, any benefits for loss of your Dependent's life will be paid to the executor or administrator of your Dependent's estate.

Payment in the manner described above will release Cigna from all liability to the extent of any payment made.

If you are not living when dismemberment benefits for your Dependent spouse become payable, the amount of these benefits will be paid, at Cigna's option, to your Dependent spouse who sustained the loss for which benefits are payable or to any of your following living relatives: spouse, child or children, mother, father, brothers or sisters, or to the executors or administrators of your estate.

Payment in the manner described above will release Cigna from all liability to the extent of any payment made.

### **Time of Payment**

All benefits will be paid by Cigna when it receives due proof of loss.

### **Life Payment**

If your amount of Life Insurance equals or exceeds \$5,000, after your death your amount of Life Insurance will be deposited into an interest-bearing checking account in your Beneficiary's name. If your amount of Life Insurance is less than \$5,000, payment will be made to your Beneficiary in one sum.

If your Beneficiary dies prior to withdrawing the balance of your Life Insurance benefit from the account, the remaining proceeds will be paid in one sum pursuant to the terms of the order of the appropriate Probate Court.

### **Beneficiary Designation**

#### **Beneficiary**

When you become insured, you should name someone as your Beneficiary to receive your loss of life benefit. Your Beneficiary designation will be filed with Cigna, or if agreed to in advance by Cigna, with the Policyholder.

#### **Change of Beneficiary**

You may change your Beneficiary at any time by completing a form satisfactory to Cigna and signed by you. No change will take effect until this form is received by Cigna (or by the Policyholder if Cigna has agreed to this in advance). When the form is received, the change will take effect as of the date on the form. If you die before the form is received, Cigna will not be liable for any payment it has already made.

#### **Consent of Beneficiary**

Your Beneficiary's consent will not be required to change the Beneficiary or to effect any other changes.

### **TERMINATION OF INSURANCE - EMPLOYEES**

Your insurance will cease on the earliest date below:

- the date you cease to be in a Class of Eligible Employees or cease to qualify for the insurance.
- the last day for which you have made any required contribution for the insurance.
- the date the policy is canceled.
- the date your Active Service ends except as described below.

Any continuation of insurance must be based on a plan which precludes individual selection.

#### **Leave of Absence**

If your Active Service ends due to an Employer approved leave of absence (except for military service), and you make any required monthly contributions in advance, then your insurance will be continued until the date your Employer: (a) stops paying premium for you; or (b) otherwise cancels your insurance.

Note: Business Trip Accidental Death & Dismemberment Insurance does not continue.

#### **Layoff**

If your Active Service ends due to a layoff and your service is maintained (as determined by your Employer), your insurance will be continued as long as you make monthly contributions in advance, until the date your Employer: (a) stops paying premium for you; or

(b) otherwise cancels your insurance. However, your insurance will not be continued for more than one year past the date your Active Service ends.

Note: Business Trip Accidental Death & Dismemberment Insurance does not continue.

### **Injury or Sickness**

If your Active Service ends due to an Injury or Sickness, and your service is maintained (as determined by the Employer), while you continue to make required monthly contributions in advance, your insurance will be continued while you remain totally and continuously disabled as a result of the Injury or Sickness. However, your insurance will not continue past the date your Employer: (a) stops paying premium for you; or (b) otherwise cancels your insurance.

Note: Business Trip Accidental Death & Dismemberment does not continue.

### **Retirement (for Life Insurance)**

If your Active Service ends because you retire and you are age 65 or older, your insurance will be continued until the date on which your Employer stops paying premium for you or otherwise cancels the insurance.

If your Active Service ends because you retire, and you are under age 65 and qualify for early retirement, your insurance will be continued only if you elect to do so prior to retirement and you pay the required contributions in advance.

The amount of life insurance continued in force on you after your retirement will be the amount of insurance in force on your life on your last day of Active Service. However, such life insurance will be subject to any reductions due to age or retirement set forth in The Schedule which was in effect on your last day of Active Service.

### **Retirement (for Basic and Voluntary AD&D Insurance)**

If your Active Service ends because you retire, and you are under age 65 and qualify for early retirement, your insurance will be continued only if you elect to do so prior to retirement and you pay the required contributions in advance. However, your insurance will not be continued past the date on which your Employer stops paying premium for you or otherwise cancels the insurance.

The amount of insurance continued in force on you after your retirement will be the amount of insurance in force on your life on your last day of Active Service. However, such insurance will be subject to any reductions due to age or retirement set forth in The Schedule which was in effect on your last day of Active Service.

## **TERMINATION OF INSURANCE – DEPENDENTS**

Your insurance for all of your Dependents will cease on the earliest date below:

- the date your insurance ceases.
- the date you cease to be eligible for Dependent Insurance.
- the last day for which you have made any required contribution for the insurance.
- the date Dependent Insurance is canceled.
- the date your Active Service ends except as described below.

The insurance for any one of your Dependents will cease on the last day of the calendar month during which that Dependent no longer qualifies as a Dependent.

### **Leave of Absence**

If your Active Service ends due to an Employer approved leave of absence (except for military service), and you make any required monthly contributions in advance, then your insurance for your Dependents will be continued until the date your Employer: (a) stops paying premium for you; or (b) otherwise cancels your insurance.

## **Layoff**

If your Active Service ends due to a layoff and your service is maintained (as determined by your Employer), your insurance for your Dependents will be continued as long as you make the required monthly contributions in advance, until the date your Employer: (a) stops paying premium for you; or (b) otherwise cancels your insurance. However, your insurance will not be continued for more than one year past the date your Active Service ends.

## **Injury or Sickness**

If your Active Service ends due to an Injury or Sickness, and if your service is maintained (as determined by the Employer) and you make the required monthly contributions in advance, your insurance for your Dependents will be continued while you remain totally and continuously disabled as a result of the Injury or Sickness. However, your insurance will not continue past the date your Employer: (a) stops paying premium for you; or (b) otherwise cancels your insurance.

## **Retirement (for Life Insurance)**

If your Active Service ends because you retire, and you are under age 65 and qualify for early retirement, your insurance for your Dependents will be continued only if you elect to do so prior to retirement and you pay the required contributions in advance. However, your insurance will not continue past the date your Employer stops paying premium for you or otherwise cancels the insurance.

## **TERMINATION OF INSURANCE**

### **REQUIREMENTS OF FAMILY AND MEDICAL LEAVE ACT OF 1993**

Any provisions of the policy that provide for: (a) continuation of insurance during a leave of absence; and (b) reinstatement of insurance following a return to Active Service; are modified by the following provisions of the federal Family and Medical Leave Act of 1993, where applicable:

#### **A. Continuation of Health Insurance During Leave**

Your health insurance will be continued during a leave of absence if:

- that leave qualifies as a leave of absence under the Family and Medical Leave Act of 1993; and
- you are an eligible Employee under the terms of that, Act.

The cost of your health insurance during such leave must be paid, whether entirely by your Employer or in part by you and your Employer.

#### **B. Reinstatement of Canceled Insurance Following Leave**

Upon your return to Active Service following a leave of absence that qualifies under the Family and Medical Leave Act of 1993, any canceled insurance (health, life or disability) will be reinstated as of the date of your return.

You will not be required to satisfy any eligibility or benefit waiting period or the requirements of any Pre-existing Condition Limitation to the extent that they had been satisfied prior to the start of such leave of absence.

Your Employer will give you detailed information about the Family and Medical Leave Act of 1993.

## **ACCIDENT AND HEALTH PROVISIONS**

### **Notice of Claim**

Written notice of claim must be given to Cigna within 30 days after the occurrence or start of the loss on which claim is based. If notice is not given in that time, the claim will not be invalidated or reduced if it is shown that written notice was given as soon as was reasonably possible.

## **Claim Forms**

When Cigna receives the notice of claim, it will give to the claimant, or to the Policyholder for the claimant, the claim forms which it uses for filing proof of loss. If the claimant does not get these claim forms within 15 days after Cigna receives notice of claim, he will be considered to meet the proof of loss requirements of the policy if he submits written proof of loss within 90 days after the date of loss. This proof must describe the occurrence, character and extent of the loss for which claim is made.

If benefits are denied because of an experimental and investigational exclusion the claimant may appeal the denial. The appeal procedure for denial of benefits will be determined by Cigna as set forth in the denial letter.

## **Proof of Loss**

Written proof of loss must be given to Cigna within 90 days after the date of the loss for which claim is made. If written proof of loss is not given in that time, the claim will not be invalidated nor reduced if it is shown that written proof of loss was given as soon as was reasonably possible.

## **Physical Examination**

Cigna, at its own expense, will have the right to examine any person for whom claim is pending as often as it may reasonably require.

## **Legal Actions**

No action at law or in equity will be brought to recover on the policy until at least 60 days after proof of loss has been filed with Cigna. No action will be brought at all unless brought within 3 years after the time within which proof of loss is required.

## **DEFINITIONS**

### **Active Service**

You will be considered in Active Service:

- on any of your Employer's scheduled work days if you are performing the regular duties of your work on that day at the Hanford Nuclear site facility on the PHMC.
- on a day which is not one of your Employer's scheduled work days if you were in Active Service on the preceding scheduled work day.

### **Basic Earnings**

The term Basic Earnings means the Employee's rate of pay reported by the Employer. It does not include overtime, bonus, additional compensation or pay for more than 40 hours in a week.

### **Business Trip**

You will be considered to be on a Business Trip when you are sent on business by your Employer at the Employer's expense.

You will not be considered to be on a Business Trip while you are:

- engaged in activity connected with a vacation or leave of absence; or
- traveling between your permanent home and your regular place of work.

A Business Trip will be considered to begin when you leave your permanent home or when you leave your regular place of work, whichever occurs later.

A Business Trip will be considered to end when you arrive at your permanent home or when you arrive at your regular place of work, whichever occurs earlier.

## **Dependents - For Life Insurance**

Dependents are:

- your lawful spouse, and
- any unmarried child of yours who is at least 15 days but less than 23 years old and resides in your household.

A child includes a natural child of yours or a child placed with you for adoption. It also includes a stepchild who lives with you and any other child residing in your household who is principally dependent upon you for maintenance and support.

Your child is not eligible if such child is employed full-time, married or a member of the armed forces

Anyone who is eligible as an Employee will not be considered as a Dependent.

No one may be considered as a Dependent of more than one Employee.

## **Dependent - For Voluntary AD&D Insurance**

Your Dependent is your lawful spouse.

When both spouses are employed by the Employer, you may be covered as a Spouse or as an Employee, but not as both.

## **Employee**

The term Employee means a regular, full-time or part-time employee of who is working for a sponsoring employer at the Hanford Nuclear site facility . The term does not include employees who are part-time or temporary or who do not have a regular work schedule of at least 20 hours a week for the Employer.

## **Employer**

The term Employer means an Employer that is a member of the Trust. (Policyholder) and has executed the Adoption Agreement.

## **PHMC**

The term PHMC means the Project Hanford Management Contract with the U.S. Department of Energy.

## **Trust**

The term Trust means the Hanford Employee Welfare Trust.