YOUR GROUP ACCIDENTAL DEATH and DISMEMBERMENT INSURANCE PLAN

For Employees of

State of North Carolina

ReliaStar Life Insurance Company

VOLUNTARY PLAN

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

Please refer to page 2 for information about the age at which your benefits may be reduced.

Important Cancellation Information – Please Read the Provision Entitled "Termination of Insurance" Found on Page 3.

THIS CERTIFICATE IS NOT A MEDICARE SUPPLEMENT POLICY OR CERTIFICATE. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the Company.

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RELIASTAR LIFE INSURANCE COMPANY

VOLUNTARY PLAN
B-17205 (02-19)

B17205b

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	Policyholder
68077-0PAI	State of North Carolina

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 determines governing contractual provisions.

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

Mary Kumhera

Registrar

SCHEDULE OF BENEFITS

Voluntary Accidental Death and Dismemberment (AD&D) Insurance

Class	Full Amount of Voluntary AD&D Insurance
All Eligible Employees	Choice of $50,000, $100,000, $150,000, $200,000, $250,000, $300,000, $350,000, $400,000, $450,000 or $500,000

Your amount of insurance will decrease to 50% on your 75th birthday. Your age reduction will be based on your attained age as of January 1st of each year. You will not be able to increase your coverage at annual enrollment once your coverage starts reducing due to age.

Dependent Accidental Death and Dismemberment (AD&D) Insurance

Class	Full Amount of AD&D Insurance
• Spouse Only	60% of your amount of Voluntary AD&D
• Child Only (each) less than 26 years of age	15% of your amount of Voluntary AD&D
Family	
• Spouse	50% of your amount of Voluntary AD&D
• Child (each) less than 26 years of age	10% of your amount of Voluntary AD&D

Voluntary AD&D Insurance Continued under the Portability Option
The maximum amount of your Voluntary AD&D Insurance that can be continued is limited to the amount of your Voluntary AD&D Insurance on the date you elect portability. You may elect to continue a lesser amount based on the amounts available to active eligible employees.

Any reductions in coverage due to age will apply to all coverage continued under the portability option.

Dependent AD&D Insurance Continued under the Portability Option
The amount of Dependent AD&D Insurance that may be continued for each dependent is limited to the amount of your Dependent AD&D Insurance on the date you elect or your insured dependent elects portability.

EMPLOYEE'S INSURANCE

Eligibility
You are eligible on the later of the following dates:
• The Group Policy's Effective Date, January 1, 2017.
• The first day of the month following your hire date.

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.

For your initial eligibility period following your first day of active employment while the Group Policy is in force, this effective date will not be more than 90 days after your date of active employment.

Effective Date of Employee's Insurance
Coverage begins the earlier of the first day of the month or the date the eligible employee returns to work from an approved leave. For your initial eligibility period following your first day of active employment while the Group Policy is in force, this effective date will not be more than 90 days after you date of active employment.

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 first day of the month on or after the date of the increase, if you are actively at work on the date of the increase.
• The date you return to active work if you are not actively at work on the first day of the month on or after the date of the increase.
• The first day of the month on or after the date of the increase, if the first day of the month is a nonworking day and 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.

For your initial eligibility period following your first day of active employment while the Group Policy is in force, this effective date will not be more than 90 days after your date of active employment.

Termination of Insurance
Your insurance stops on the earliest of the following dates:
• For coverage not continued under the portability option, the last day of the month during which you were last actively at work for the Policyholder.
• For coverage not continued under the portability option, the last day of the month during which you are no longer eligible for insurance under the Group Policy.
• The end of the period for which you paid premiums, if you do not make the next required premium contribution when due.
• For coverage not continued under the portability option, the last day of the month during which you retire.
• The date the Policyholder replaces the Voluntary AD&D Insurance under this plan with a similar AD&D insurance plan through another insurance carrier, if you are actively at work for the Policyholder on that date.

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.

Continuation of AD&D Insurance
If you are no longer eligible for AD&D Insurance because you stop active work, the Policyholder may continue your insurance. Premiums must be paid. Your continuation of insurance is subject to all other

terms of the Group Policy. The length of time your insurance continues depends on the reason you stop active work.

Non-Medical Reasons
If you stop active work because of an approved non-medical leave of absence, 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 12th policy month after the policy month you stop active work.

Reinstatement
ReliaStar Life will reinstate your insurance not eligible for portability if you stop work and then return to work within 31 days. You will be eligible for insurance on the date you return to active work with the Policyholder.

Portability
Portability means you have the option to continue your Voluntary AD&D Insurance if certain conditions are met.

To continue your insurance, you must elect portability within 45 days of the date your Voluntary AD&D Insurance terminates due to the following:

- You retire or terminate employment with the Policyholder, if coverage is in effect for active eligible employees under the Group Policy; or
- You are no longer eligible for insurance under the Group Policy; or
- All other continuation under the Group Policy ends; or
- The premium is no longer being waived under the Waiver of AD&D Insurance Premium Disability Benefit, and your group AD&D Insurance stops.

In all cases, you must pay premiums directly to ReliaStar Life beginning on the first day of the month following the date you elect portability.

Ported coverage does not include the Waiver of Premium Disability Benefit.

If you continued coverage under the portability option and then later become eligible as an active eligible employee for Employee's Insurance under a Group Policy issued by ReliaStar Life, then your amount of coverage continued under the portability option will be reduced by your amount of insurance as an active eligible employee.

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 Voluntary AD&D 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 Voluntary AD&D Insurance.
- Apply for Dependent's Insurance, if you must pay any part of the premium. You must apply for all dependents you have within 30 days of the date you are eligible for Dependent's Insurance.

If you and your spouse are insured as eligible 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 eligible employee, the other spouse may become insured for Dependent's Insurance by applying within 30 days.

Effective Date of Dependent's Insurance
Your Dependent's Insurance starts on the latest of the following dates:
- The first day of the month following the hire date or date you return to work from an approved leave.
- 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 30 days following the date of birth. An adopted child is insured from the date of placement of the child in your custody if you apply within 30 days following the date of placement. A foster child is insured from the date of placement in the foster home if you apply within 30 days following the date of placement.

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 30 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 30 days after birth.

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:
- For coverage not continued under the portability option, the date the Dependent's Insurance part of the Group Policy stops.
- 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.
- For coverage not continued under the portability option, the date your insurance stops.
- For coverage not continued under the portability option, the last day of the month during which your insured dependent is no longer a dependent as defined.

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.

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.

DEPENDENT'S INSURANCE

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

Continuation of Insurance for Dependents of Deceased Insured Persons
If you die while covered under the Group Policy, 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
• 12 months from your death, or
• remarriage of your spouse, or
• the date your insured dependent ceases to be eligible as a dependent, or
• the date the policy ceases.

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.

Handicapped Dependent Child
If your insured dependent child is physically handicapped or mentally retarded and 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 handicapped and not self-supporting.
• The child became handicapped 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. After the child reaches the maximum age, ReliaStar Life will not ask for proof, including doctor's exams, more often than once a year.

This handicapped 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 handicapped.
• The date you do not give ReliaStar Life proof of the child's handicap 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.

Portability
You may continue your Dependent AD&D Insurance if you elected portability of your AD&D Insurance.

If you elected portability of Dependent's Insurance and then later become eligible as an active eligible employee for Dependent's Insurance under a Group Policy issued by ReliaStar Life, then your amount of Dependent's Insurance continued under the portability option will be reduced by your amount of Dependent's Insurance as an active eligible employee.

Your insured dependent spouse may continue Dependent AD&D Insurance if certain conditions are met. To continue insurance, your spouse must elect portability within 45 days of the date Dependent AD&D Insurance covering him or her terminates due to the following:
• you die;
• your marriage ends.

Each of your insured dependent children have the option to continue Dependent AD&D Insurance if certain conditions are met. To continue insurance, your child must elect portability within 45 days of the date Dependent AD&D Insurance covering him or her terminates due to the following:
• you die;
• he or she marries;
• he or she reaches the age limit for coverage under the Policy.

DEPENDENT'S INSURANCE

The continued insurance will be limited to the amount of Dependent AD&D Insurance in force under the Group Policy.

Ported coverage does not include the Waiver of Premium Disability Benefit.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Waiver of AD&D Insurance Premium Disability Benefit

ReliaStar Life waives your 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, Dependent's 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:

- Total disability must begin before your 60th birthday.
- You are insured for the Waiver of AD&D Insurance Premium Disability Benefit on the date you become totally disabled.
- 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,
- 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 ReliaStar Life was given 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.

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 70.
- The date premiums have been waived for 24 months.

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 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.

You will be eligible to continue insurance under the portability option when ReliaStar Life stops waiving your premiums.

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 365 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	50% of Full Amount
Loss of hearing in both ears	50% of Full Amount
Loss of hearing in one ear	25% of Full Amount
Loss of thumb and index finger of same hand	25% of Full Amount
Paralysis of one limb	50% of Full Amount
Paralysis of three limbs	85% of Full Amount
Quadriplegia	Full Amount
Paraplegia	75% of Full Amount
Hemiplegia	75% 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.

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.

Surgical Reattachment Benefit
ReliaStar Life pays this benefit for the surgical reattachment of a severed limb, hand or foot if the covered loss was 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 365 days of the date of the accident.
• The cause of the loss is not excluded.

The maximum amount payable under this benefit for all losses and benefits or for any one accident will not exceed 50% of the Full Amount.

Covered Accident Resulting In:	The benefit is:
Loss of both legs or both arms	50% of Full Amount
Loss of both hands or both feet	50% of Full Amount
Loss of one arm and one leg	50% of Full Amount
Loss of one hand and one foot	50% of Full Amount
Loss of either leg or arm	25% of Full Amount
Loss of either hand or foot	25% of Full Amount
Loss of thumb and index finger of same hand	15% of Full Amount

Loss of a leg means total severance at or above the knee. Loss of an arm means total severance at or above the elbow. Loss of a hand means total severance at or above the wrist. Loss of a foot means total severance at or above the ankle joint. Loss of thumb and index finger means total severance at or above the knuckles.

Your full amount of AD&D coverage shown in the Schedule of Benefits will be reduced by any amount paid under the Surgical Reattachment Benefit.

HIV Accident Benefit
ReliaStar Life pays this benefit if you acquire the Human Immunodeficiency Virus (HIV) because of a covered accident.

The injury must result directly and independently of all other causes from:
• An accidental cut;
• An accidental wound; or
• An accidental puncture of the skin.

All of the following conditions must be met:
• You are covered under the policy on the date of the accident.
• You submit a Workers' Compensation injury report to your employer within 48 hours of the accident.
• You submit an initial negative blood test for HIV to your employer within 48 hours of the accident.
• You test positive for HIV within one year of the accident.

All tests to determine the presence of HIV must be conducted by a licensed medical provider. The diagnosis must be made prior to your death.

In the event of:	The benefit is:
Eligible HIV Accident	$25,000

HIV Accident benefits are paid to you if living, otherwise to your beneficiary.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Definitions
HIV means Human Immunodeficiency Virus, whether HIV-1 or HIV-2.

HIV Seropositive means you have developed antibodies, virus and/or antigen sufficient to diagnose seropositivity to HIV using the criteria of the United States Center of Disease Control.

Exclusions
No benefit will be paid if you have:
- seropositivity due to vaccination, inoculation or other induced HIV seropositivity;
- previously tested positive for HIV;
- been advised that you have HIV;
- been treated for HIV, AIDS or ARC within 5 years prior to the date of such accident; or
- taken or received drugs intravenously or subcutaneously, unless administered by a licensed physician or surgeon acting within the scope of his or her license.

Coma Benefit
ReliaStar Life pays a **Coma** benefit if, due to a covered accident, you are in a coma. Coma benefit payments will stop when you are no longer in a coma or when maximum benefits have been paid, whichever comes first.

In the event of:	**The benefit is:**
Coma	1% of Full Amount of AD&D benefit per month for up to 24 months. Minimum benefit is $500 per month. Maximum benefit is $5,000 per month.

Coma means that you remain unresponsive to any stimuli and speechless for a period of time not less than 30 days, as determined by a doctor.

If you are physically and mentally incapable of receiving and cashing Coma benefit payments, then the payments instead will be made to a person legally authorized to receive the payments on your behalf.

Burn Disfigurement Benefit
ReliaStar Life pays a **Burn Disfigurement** benefit if, due to a covered accident, you suffer disfigurement due to burns covering at least 2% of your body.

The benefit shall be determined by using the following formula:

(Percentage of body surface) X (Body Part Maximum Percentage)

The percentage of body surface which is burned is to be determined by a licensed physician acting within the scope of his or her license.

The Body Part Maximum Percentage is the percentage of the full amount:
- 100% for Face, Neck, or Head
- 35% for Front or Back Torso
- 25% for One Hand or Forearm
- 15% for One Upper Arm
- 10% for One Thigh or One Lower Leg (below knee)

In no event will the benefit paid exceed 10% of the full amount.

Burn Disfigurement means damage to the skin or other body parts resulting in permanent scarring caused by extreme heat, flame, contact with heated objects, or chemicals.

Burn Disfigurement benefits are paid to you if living, otherwise to your beneficiary.

Rehabilitation Benefit
ReliaStar Life pays a **Rehabilitation** benefit in addition to the AD&D benefit if you receive rehabilitation services due to a covered loss, subject to all the following conditions –
- Rehabilitation services must be received within 90 days of the covered accident.
- Only one maximum benefit is payable for all losses or injuries due to the same covered accident.
- No benefit is payable if you are entitled to benefits under any Workers' Compensation or similar law.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

For: **The benefit is:**

Rehabilitation ..... An additional 2% of Full Amount of Voluntary AD&D benefit subject to a minimum of $250 and a maximum of $2,000 per month for up to 12 months.

Rehabilitation benefits will only be paid for covered AD&D losses, and the rehabilitation services must be prescribed by a doctor.

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

Therapeutic Counseling Benefit
ReliaStar Life pays a **Therapeutic Counseling** benefit in addition to the AD&D benefit if you require Therapeutic Counseling due to a covered loss, subject to all the following conditions -

- Therapeutic Counseling must be received within 90 days of the covered accident.
- You receive Therapeutic Counseling from an accredited and state licensed therapist, psychiatrist or psychologist.
- You must continue to undergo Therapeutic Counseling for benefits to be paid.

For: **The benefit is:**

Therapeutic Counseling ..... An additional 2% of Full Amount of Voluntary AD&D benefit subject to a minimum of $250 and a maximum of $2,000 per month for up to 12 consecutive months.

Therapeutic Counseling benefits will only be paid for covered AD&D losses.

Therapeutic Counseling means that you are under the care of a licensed physician acting within the scope of his or her license and upon the recommendation of such physician, you are receiving counseling from an accredited and state licensed therapist, psychiatrist or psychologist.

Adaptive Home and Vehicle Benefit
ReliaStar Life pays an **Adaptive Home and Vehicle** benefit in addition to the AD&D benefit if you incur expenses for alterations to your principal residence or personal private automobile due to a covered loss, subject to all the following conditions -

- Alterations to your principal residence or personal private automobile must commence within 90 days after the date of the covered accident.
- Eligible expenses are those expenses required to make alterations to your:
  - principal residence to make it accessible to you; or
  - personal private automobile to allow you to operate or ride as a passenger in such automobile.

For: **The benefit is:**

Adaptive Home and Vehicle Benefit ..... An additional 5% of Full Amount of Voluntary AD&D benefit subject to a minimum of $500 and a maximum of $5,000

Adaptive Home and Vehicle benefits are paid to you if living, otherwise to your beneficiary.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Accidental In-Hospital Indemnity Benefit
ReliaStar Life pays a **Accidental In-Hospital Indemnity** benefit in addition to the AD&D benefit if you are confined as a bed patient in a licensed hospital due to a covered loss. This benefit will be paid during the period you are confined. The confinement must start within 30 days after the date of the covered accident.

The benefit is determined as follows:
- 1% of the full amount of Voluntary AD&D benefit for each full calendar month of confinement, subject to a minimum of $100 and a maximum of $1,000, or
- one thirtieth of the monthly benefit for each day of confinement less than a full calendar month.

The benefit will begin on the 7th day of confinement and will be payable for 6 months for all injuries in connection with any one covered accident.

Accidental In-Hospital Indemnity benefits are paid to you if living, otherwise to your beneficiary.

Custodial Care Benefit
ReliaStar Life pays a **Custodial Care** benefit in addition to the AD&D benefit if you are medically confined to a licensed facility providing custodial care on a long term basis as a result of a covered loss.

For:	**The benefit is:**
Custodial Care	An additional 2% of Full Amount of Voluntary AD&D benefit subject to a minimum of $250 and a maximum of $2,000 per month for up to 12 consecutive months.

Custodial Care means that you are medically confined to a licensed facility operating legally to provide room and board for the injured under the supervision of a licensed nurse, acting within the scope of his or her license, licensed physician or surgeon, acting within the scope of his or her license and meets all of the following:
- is equipped to provide constant care for at least five resident patients on a full-time basis;
- provides services of licensed nurses at all hours;
- has available at all times the services of a licensed doctor who is on the staff of the facility;
- keeps daily medical records for each patient; and
- is not primarily a place for rest care, a place for the aged, alcoholics or drug addicts or a hotel.

Medically Confined means you are an inpatient in a licensed medical facility, other than a hospital, which is engaged in the medical treatment of the injured.

Custodial Care benefits are paid to you if living, otherwise to your beneficiary.

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 Voluntary AD&D benefit Minimum amount is $1,500. Maximum amount is $25,000.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Life (with safety belt
and airbag) ..... An additional 5% of Full Amount
of Voluntary AD&D benefit
Minimum amount is $500.
Maximum amount is $10,000.

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 any use of intoxicating liquors, marijuana, narcotic drugs, depressants or similar substances, unless taken as directed as prescribed by a doctor, by you or by the driver of the automobile in which you were riding. Intoxication means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

Safe Driver benefits are paid to your beneficiary.

Criminal Assault Benefit
ReliaStar Life pays a **Criminal Assault** benefit in addition to the AD&D benefit and subject to the exclusions listed below if:
- You sustained an injury as a result of a violent criminal act committed by a person or persons.
- The injury occurs within 365 days after the date of the covered accident.

For loss of: **The benefit is:**

Criminal Assault Benefit ..... An additional 10% of Full Amount
of Voluntary AD&D benefit
Minimum amount is $1,500.
Maximum amount is $25,000.

No benefit will be paid if the injury resulted from your own criminal act or attempted criminal act.

Criminal Assault means a physical attack by another person resulting in bodily injury. A physical attack is any willful or unlawful use of force or violence with the intent to cause bodily injury. The physical attack must be considered a felony or a misdemeanor in the jurisdiction where it occurs.

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

Funeral Expense Benefit
If ReliaStar Life pays a benefit for your loss of life due to a covered accident, ReliaStar Life will pay an additional **Funeral Expense** benefit. The loss of life must occur within 365 days after the date of the covered accident.

The benefit will be the lesser of:
- the reasonable burial expenses incurred to inter you. Such expenses include, but are not limited to, embalming, cremation, coffin, gravestone and professional services of a licensed mortician or funeral director; or
- $5,000.

Funeral Expense benefits are paid to your beneficiary.

Survivor's Benefit
If ReliaStar Life pays a death benefit for your loss of life due to a covered accident, ReliaStar Life will pay an additional benefit to each of your surviving insured dependent children under age 18. The loss of life must occur within 365 days after the date of the covered accident. You and your dependent children must be covered under the policy on the date of the covered accident.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

In the event of:	The benefit is:
Survivor Benefit	1% of Full Amount of Voluntary AD&D benefit per month for up to 12 months. Minimum benefit is $250 per month. Maximum benefit is $5,000 per month.

If you have more than three surviving insured dependent children, the additional monthly benefit will be based on three dependent children and will be evenly divided between all the dependent children.

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 spouse and/or dependent child 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 Voluntary AD&D benefit per year for up to 4 years Minimum benefit is $1,500 per year. Maximum benefit is $5,000 per year.

Education benefits are paid to each eligible dependent student, or to the dependent's legal guardian.

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 365 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 Voluntary AD&D benefit per year for up to 4 years Minimum benefit is $1,500 per year. Maximum benefit is $3,000 per year.

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

Cobra Benefit (Accidental Death)
If ReliaStar Life pays a death benefit for your loss of life due to a covered accident, ReliaStar Life will pay an additional benefit, as shown below. The loss must occur within 365 days after the date of the accident.

This benefit is for the continuation of your medical coverage pursuant to the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA).

In order for the benefit to be paid, you and your insured dependents must be enrolled in the Policyholder's medical plan on the date of the covered accident.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

The benefit will be:
- equal to 1% of your full amount of Voluntary AD&D, subject to a minimum of $500 and a maximum of $3,000; and
- paid in 2 equal installments.

The first installment will be paid 6 months after your death. The second installment will be paid 6 months after payment of the first installment.

In order for benefits to be paid, the Policyholder must receive proof that your medical coverage has been continued under COBRA.

Terrorism And Terrorist Acts Benefit

Coverage will apply to an injury sustained by you when caused by or resulting from Terrorism or a Terrorist Act anywhere in the world to the extent that coverage for such Terrorism or Terrorist Act is not provided elsewhere under the Policy.

Definitions
Terrorism means the regular use of violence by a group to intimidate or coerce a population or government into granting the political demands of the group.

Terrorist Act means any act intended to cause Injury or damage to persons or property carried out by an individual or group who routinely use terror as a form of intimidation or coercion.

War Risk Benefit
Coverage will apply to an injury caused by an accident sustained by you when caused by or resulting from war or any act of war, whether declared or undeclared.

You must be covered under the Policy on the date of such accident. The loss must occur within 365 days after the date of such accident.

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.
  Exceptions:
  – Bacterial infection resulting from an accidental injury.
  – The involuntary inhalation of gas and fumes and the involuntary taking of poison.
- Riding in or descending from an aircraft as a pilot or crew member. **Exception:** Riding in or descending from an aircraft owned, leased or operated by or on the behalf of the Policyholder, provided the aircraft has a current and valid Airworthiness Certificate and is being piloted by properly qualified and licensed pilot(s) holding current and valid certificates of competency of a rating authorizing him or her to pilot such aircraft.
- Injury suffered while in the military service for any country or government.
- Injury which occurs when you commit or attempt to commit a crime.
- Use of any drug, narcotic or hallucinogenic agent, unless taken as directed as prescribed by a doctor –
  – which is illegal, or
  – which is 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.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

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 365 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 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	50% of Full Amount
Loss of hearing in both ears	50% of Full Amount
Loss of hearing in one ear	25% of Full Amount
Loss of thumb and index finger of same hand	25% of Full Amount
Paralysis of one limb	50% of Full Amount
Paralysis of three limbs	85% of Full Amount
Quadriplegia	Full Amount
Paraplegia	75% of Full Amount
Hemiplegia	75% 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.

ReliaStar Life pays benefits for all covered AD&D losses for your insured dependent 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
- 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.

Enhanced Benefit for Dependent Children
ReliaStar Life pays this benefit for covered losses due to a covered accident suffered by your insured dependent child. All of the following conditions must be met:
- Your insured dependent child is covered for AD&D Insurance on the date of the accident.
- The loss occurs within 365 days of the date of the accident.
- The cause of the loss is not excluded.

The maximum amount payable under this benefit for all losses and benefits or for any one accident will not exceed 200% of the Full Amount.

Covered Accident Resulting In:	The benefit is:
Loss of life	Full Amount
Loss of both hands, both feet or sight of both eyes	200% of Full Amount
Loss of one hand and one foot	200% of Full Amount
Loss of speech and hearing in both ears	200% of 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	Full Amount
Loss of speech	Full Amount
Loss of hearing in both ears	Full Amount
Loss of hearing in one ear	50% of Full Amount
Loss of thumb and index finger of same hand	50% of Full Amount
Paralysis of one limb	Full Amount
Paralysis of three limbs	170% of Full Amount
Quadriplegia	200% of Full Amount
Paraplegia	150% of Full Amount
Hemiplegia	150% 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.

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

Surgical Reattachment Benefit
ReliaStar Life pays this benefit for the surgical reattachment of your insured dependent's severed limb, hand or foot if the covered loss was due to a covered accident. 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 365 days of the date of the accident.
- The cause of the loss is not excluded.

The maximum amount payable under this benefit for all losses and benefits or for any one accident will not exceed 50% of the Full Amount.

Covered Accident Resulting In:	The benefit is:
Loss of both legs or both arms	50% of Full Amount
Loss of both hands or both feet	50% of Full Amount
Loss of one arm and one leg	50% of Full Amount
Loss of one hand and one foot	50% of Full Amount
Loss of either leg or arm	25% of Full Amount
Loss of either hand or foot	25% of Full Amount
Loss of thumb and index finger of same hand	15% of Full Amount

Loss of a leg means total severance at or above the knee. Loss of an arm means total severance at or above the elbow. Loss of a hand means total severance at or above the wrist. Loss of a foot means total severance at or above the ankle joint. Loss of thumb and index finger means total severance at or above the knuckles.

The full amount of Dependent AD&D coverage shown in the Schedule of Benefits will be reduced by any amount paid under the Surgical Reattachment Benefit.

HIV Accident Benefit
ReliaStar Life pays this benefit if your insured dependent acquires the Human Immunodeficiency Virus (HIV) because of a covered accident.

The injury must result directly and independently of all other causes from:
- An accidental cut;
- An accidental wound; or
- An accidental puncture of the skin.

All of the following conditions must be met:
- Your dependent is covered under the policy on the date of the accident.
- Your dependent submits a Workers' Compensation injury report to his or her employer within 48 hours of the accident.
- Your dependent submits an initial negative blood test for HIV to his or her employer within 48 hours of the accident.
- Your dependent tests positive for HIV within one year of the accident.

All tests to determine the presence of HIV must be conducted by a licensed medical provider. The diagnosis must be made prior to your dependent's death.

In the event of:	The benefit is:
Eligible HIV Accident	$25,000

HIV Accident benefits for your dependent are paid to you.

Definitions
HIV means Human Immunodeficiency Virus, whether HIV-1 or HIV-2.

HIV Seropositive means your insured dependent has developed antibodies, virus and/or antigen sufficient to diagnose seropositivity to HIV using the criteria of the United States Center of Disease Control.

Exclusions
No benefit will be paid if your insured dependent has:
- seropositivity due to vaccination, inoculation or other induced HIV seropositivity;
- previously tested positive for HIV;
- been advised that he or she has HIV;

- been treated for HIV, AIDS or ARC within 5 years prior to the date of such accident; or
- taken or received drugs intravenously or subcutaneously, unless administered by a licensed physician or surgeon acting within the scope of his or her license.

Coma Benefit

ReliaStar Life pays a **Coma** benefit if, due to a covered accident, your insured dependent is in a coma. Coma benefit payments will stop when your insured dependent is no longer in a coma or when maximum benefits have been paid, whichever comes first. Your dependent must be insured for at least $5,000 Dependent AD&D Insurance as shown on the Schedule of Benefits in order to be eligible for a Coma benefit.

In the event of:	The benefit is:
Coma	1% of Full Amount of Dependent AD&D benefit per month for up to 24 months. Minimum benefit is $500 per month. Maximum benefit is $5,000 per month.

Coma means that your insured dependent remains unresponsive to any stimuli and speechless for a period of time not less than 30 days, as determined by a doctor.

Coma benefits for your insured dependent are paid to you.

Burn Disfigurement Benefit

ReliaStar Life pays a **Burn Disfigurement** benefit if, due to a covered accident, your insured dependent suffers disfigurement due to burns covering at least 2% of his or her body.

The benefit shall be determined by using the following formula:

(Percentage of body surface) X (Body Part Maximum Percentage)

The percentage of body surface which is burned is to be determined by a licensed physician acting within the scope of his or her license.

The Body Part Maximum Percentage is the percentage of the full amount:
- 100% for Face, Neck, or Head
- 35% for Front or Back Torso
- 25% for One Hand or Forearm
- 15% for One Upper Arm
- 10% for One Thigh or One Lower Leg (below knee)

In no event will the benefit paid exceed 10% of the full amount.

Burn Disfigurement means damage to the skin or other body parts resulting in permanent scarring caused by extreme heat, flame, contact with heated objects, or chemicals.

Burn Disfigurement benefits for your insured dependent are paid to you.

Rehabilitation Benefit

ReliaStar Life pays a **Rehabilitation** benefit in addition to the AD&D benefit if your insured dependent receives rehabilitation services due to a covered loss, subject to the following conditions –
- Rehabilitation services must be received within 90 days of the covered accident.
- Only one maximum benefit is payable for all losses or injuries due to the same covered accident.
- No benefit is payable if your insured dependent is entitled to benefits under any Workers' Compensation or similar law.

Your insured dependent must be insured for at least $5,000 Dependent AD&D Insurance as shown on the Schedule of Benefits in order for the dependent to be eligible for the Rehabilitation benefit.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

For:	The benefit is:
Rehabilitation	An additional 2% of Full Amount of Dependent AD&D benefit subject to a minimum of $250 and a maximum of $2,000 per month for up to 12 months.

Rehabilitation benefits will only be paid for covered AD&D losses, and the rehabilitation services must be prescribed by a doctor.

Rehabilitation benefits for your insured dependent are paid to you.

Therapeutic Counseling Benefit
ReliaStar Life pays a **Therapeutic Counseling** benefit in addition to the AD&D benefit if your insured dependent requires Therapeutic Counseling due to a covered loss, subject to the following conditions -

- Therapeutic Counseling must be received within 90 days of the covered accident.
- Your insured dependent receives Therapeutic Counseling from an accredited and state licensed therapist, psychiatrist or psychologist.
- Your insured dependent must continue to undergo Therapeutic Counseling for benefits to be paid.

For:	The benefit is:
Therapeutic Counseling	An additional 2% of Full Amount of Dependent AD&D benefit subject to a minimum of $250 and a maximum of $2,000 per month for up to 12 consecutive months.

Therapeutic Counseling benefits will only be paid for covered AD&D losses.

Therapeutic Counseling benefits for your insured dependent are paid to you.

Therapeutic Counseling means that your insured dependent is under the care of a licensed physician acting within the scope of his or her license and upon the recommendation of such physician, your insured dependent is receiving counseling from an accredited and state licensed therapist, psychiatrist or psychologist.

Adaptive Home and Vehicle Benefit
ReliaStar Life pays a **Adaptive Home and Vehicle** benefit in addition to the AD&D benefit if your insured dependent incurs expenses for alterations to your principal residence or personal private automobile due to a covered loss, subject to all the following conditions -

- Alterations to your principal residence or personal private automobile must commence within 90 days after the date of the covered accident.
- Eligible expenses are those expenses required to make alterations to your:
  - principal residence accessible to your insured dependent; or
  - personal private automobile to allow your insured dependent to operate or ride as a passenger in such automobile.

For:	The benefit is:
Adaptive Home and Vehicle Benefit	An additional 5% of Full Amount of Dependent AD&D benefit subject to a minimum of $500 and a maximum of $5,000 per month.

Adaptive Home and Vehicle benefits for your dependent are paid to you.

Accidental In-Hospital Indemnity Benefit
ReliaStar Life pays a **Accidental In-Hospital Indemnity** benefit in addition to the AD&D benefit if your insured dependent is confined as a bed patient in a licensed hospital due to a covered loss. This benefit will be paid during the period your insured dependent is confined. The confinement must start within 30 days after the date of the covered accident.

The benefit is determined as follows:

- 1% of the full amount of Dependent AD&D benefit for each full calendar month of confinement, subject to a minimum of $100 and a maximum of $1,000; or
- one thirtieth of the monthly benefit for each day of confinement less than a full calendar month.

The benefit will begin on the 7th day of confinement and will be payable for 6 months for all injuries in connection with any one covered accident.

Adaptive Home and Vehicle benefits for your dependent are paid to you.

Custodial Care Benefit
ReliaStar Life pays a **Custodial Care** benefit in addition to the AD&D benefit if your insured dependent is medically confined to a licensed facility providing custodial care on a long term basis as a result of a covered loss. The confinement must start within 90 days after the date of the covered accident.

For:	The benefit is:
Custodial Care	An additional 2% of Full Amount of Dependent AD&D benefit subject to a minimum of $250 and a maximum of $2,000 per month for up to 12 consecutive months.

Custodial Care means that your insured dependent is medically confined to a licensed facility operating legally to provide room and board for the injured under the supervision of a licensed nurse, acting within the scope of his or her license, licensed physician or surgeon, acting within the scope of his or her license and meets all of the following:
- is equipped to provide constant care for at least five resident patients on a full-time basis;
- provides services of licensed nurses at all hours;
- has available at all times the services of a licensed doctor who is on the staff of the facility;
- keeps daily medical records for each patient; and
- is not primarily a place for rest care, a place for the aged, alcoholics or drug addicts or a hotel.

Medically Confined means your insured dependent is an inpatient in a licensed medical facility, other than a hospital, which is engaged in the medical treatment of the injured.

Custodial Care benefits for your dependent are paid to you.

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 $5,000 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 Minimum amount is $1,500. Maximum amount is $25,000.
Life (with safety belt and airbag)	An additional 5% of Full Amount of Dependent AD&D benefit Minimum amount is $500. Maximum amount is $10,000.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

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 any use of intoxicating liquors, marijuana, narcotic drugs, depressants or similar substances, unless taken as directed as prescribed by a doctor, by your insured dependent or by the driver of the automobile in which your insured dependent was riding. 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.

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

Criminal Assault Benefit
ReliaStar Life pays a **Criminal Assault** benefit in addition to the AD&D benefit and subject to the exclusions listed below if:

- Your insured dependent sustained an injury as a result of a violent criminal act committed by a person or persons.
- The injury occurs within 365 days after the date of the covered accident.

For loss of:	The benefit is:
Criminal Assault Benefit	An additional 10% of Full Amount of Dependent AD&D benefit Minimum amount is $1,500. Maximum amount is $25,000.

Criminal Assault means a physical attack by another person resulting in bodily injury. A physical attack is any willful or unlawful use of force or violence with the intent to cause bodily injury. The physical attack must be considered a felony or a misdemeanor in the jurisdiction where it occurs.

No benefit will be paid if the injury resulted from your insured dependent's own criminal act or attempted criminal act.

Criminal Assault benefits for your insured dependent are paid to you.

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 $1,000,000.

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.

Funeral Expense Benefit
If ReliaStar Life pays a benefit for your insured dependent's loss of life due to a covered accident, ReliaStar Life will pay an additional **Funeral Expense** benefit. The loss of life must occur within 365 days after the date of the covered accident.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

The benefit will be the lesser of:
- the reasonable burial expenses incurred to inter your insured dependent. Such expenses include, but are not limited to, embalming, cremation, coffin, gravestone and professional services of a licensed mortician or funeral director; or
- $5,000.

Funeral Expense benefits for your insured dependent are paid to you.

Survivor's Benefit
If ReliaStar Life pays a death benefit for your insured dependent spouse's loss of life due to a covered accident, ReliaStar Life will pay an additional benefit to each of your surviving insured dependent children under age 18. The loss of life must occur within 365 days after the date of the covered accident. Your spouse and your dependent children must be covered under the policy on the date of the covered accident.

In the event of:	The benefit is:
Survivor Benefit	1% of Full Amount of your insured spouse's Dependent AD&D benefit per month for up to 12 months. Minimum benefit is $250. Maximum benefit is $5,000.

If your insured dependent spouse has more than three surviving insured dependent children, the additional monthly benefit will be based on three dependent children and will be evenly divided between all the dependent children.

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 $5,000 Dependent AD&D Insurance as shown on the Schedule of Benefits in order for the dependent student to be eligible for an Education benefit.

For:	The benefit is:
Education	An additional 5% of Full Amount of Dependent AD&D benefit per year for up to 4 years. Minimum benefit is $1,500 per year. Maximum benefit is $5,000 per year.

Education benefits are paid to each eligible dependent student, or to the dependent's legal guardian.

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 365 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.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Your dependent spouse must be insured for at least $5,000 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 4 years. Minimum benefit is $1,500 per year. Maximum benefit is $3,000 per year.

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

Terrorism And Terrorist Acts Benefit
Coverage will apply to an injury sustained by your insured dependent when caused by or resulting from Terrorism or a Terrorist Act anywhere in the world to the extent that coverage for such Terrorism or Terrorist Act is not provided elsewhere under the Policy.

Definitions
Terrorism means the regular use of violence by a group to intimidate or coerce a population or government into granting the political demands of the group.

Terrorist Act means any act intended to cause Injury or damage to persons or property carried out by an individual or group who routinely use terror as a form of intimidation or coercion.

War Risk Benefit
Coverage will apply to an Injury caused by an accident sustained by your insured dependent when caused by or resulting from war or any act of war, whether declared or undeclared.

Your insured dependent must be covered under the policy on the date of such accident. The loss must occur within 365 days after the date of such accident.

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.
  Exceptions:
  – Bacterial infection resulting from an accidental injury.
  – The involuntary inhalation of gas and fumes and the involuntary taking of poison.
- Riding in or descending from an aircraft as a pilot or crew member. **Exception:** Riding in or descending from an aircraft owned, leased or operated by or on the behalf of the Policyholder, provided the aircraft has a current and valid Airworthiness Certificate and is being piloted by properly qualified and licensed pilot(s) holding current and valid certificates of competency of a rating authorizing him or her to pilot such aircraft.
- 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 crime.
- Use of any drug, narcotic or hallucinogenic agent, unless taken as directed as prescribed by a doctor –
  – which is illegal, or
  – 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.

CLAIM PROCEDURES

Notice of Claim
You, your insured dependent or someone on your behalf must send ReliaStar Life written notice of the loss on which your claim will be based. The notice must –
- include information to identify you or your insured dependent, like your name, address and Group Policy number.
- be sent to ReliaStar Life or one of its licensed agents authorized to accept claims.
- be sent within 20 days after the loss for which claim is based has occurred or as soon as reasonably possible.

Claim Forms
ReliaStar Life or its authorized agent will send proof of loss claim forms to you, to your insured dependent or to the Policyholder to give to you. ReliaStar Life will send the forms within 15 days after ReliaStar Life receives your notice of claim. If claim forms are not furnished within 15 days after receiving your notice of proof of loss, you will be deemed to have complied with the requirements for submitting notice of proof of loss with respect to time frames and the character and extent of the loss for which the claim is made.

Proof of Loss
You, your insured dependent or someone on your behalf must return the completed proof of loss claim forms to ReliaStar Life within 180 days of the loss. Even if you or your insured dependent do not receive the forms, written proof of loss must be sent to ReliaStar Life within 180 days after the loss or as soon as reasonably possible. However, except in the absence of legal capacity, proof of loss must be furnished no later than one year from the time proof is otherwise required. Written proof of loss includes details of how the loss occurred.

Time Payment of Claims
Benefits payable under the Group Policy for any loss will be paid immediately upon receipt of due written proof of such loss.

Payment of Proceeds
ReliaStar Life pays proceeds to the beneficiary. If there is more than one beneficiary, each receives an equal share, unless you have requested otherwise, in writing. To receive proceeds, a beneficiary must be living on the earlier of the following dates:
- The date ReliaStar Life receives proof of your death.
- The tenth day after your death.

If there is no eligible beneficiary or if you did not name one, ReliaStar Life pays the proceeds in the following order:
1. Your spouse.
2. Your natural and adopted children, in equal shares.
3. Your grandchildren, in equal shares.
4. Your parents, in equal shares.
5. Your siblings, in equal shares.
6. Your estate.

The person must be living on the tenth day after your death.

Beneficiary
The beneficiary is named to receive the proceeds to be paid at your death. You may name more than one beneficiary, but the Policyholder may not be the beneficiary.

You may name, add or change beneficiaries by written request while your coverage is in force.

All requests are subject to the approval of ReliaStar Life. A change will take effect as of the date it is signed but will not affect any payment ReliaStar Life makes or action it takes before receiving your notice.

CLAIM PROCEDURES

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.

If the Policyholder's state requires longer time limits, ReliaStar Life will comply with the state's time limits.

Physical Examinations and Autopsy
ReliaStar Life at its own expense shall have the right and opportunity to examine you when and as often as it may reasonably require during the pendency of a claim hereunder and to make an autopsy in case of death where it is not forbidden by law.

A Time Limit on Certain Defenses
After two years from the date of issue or reinstatement of your insurance, no misstatements made by you shall be used to void the insurance or deny a claim for loss incurred commencing after the expiration of such two-year period.

Grace Period
If a premium is not paid by its due date, ReliaStar Life allows 75 days from the due date in which to pay it. ReliaStar Life calls this the grace period. Full payment must be received by the 75th day. If ReliaStar Life receives payment during the grace period, coverage under the Group Policy stays in force. If ReliaStar Life receives written notice of termination during the grace period, premium payment is required for any period that coverage under the Group Policy was in force during the grace period.

Reinstatement
If any renewal premium is not paid by the end of the Grace Period, a subsequent acceptance of premium by ReliaStar Life or its designated administrator, without requiring a reinstatement application, will reinstate coverage under the Group Policy. If ReliaStar Life requires an application for reinstatement and issues a conditional receipt, the coverage will be reinstated upon ReliaStar Life's approval of the application, or upon the 45th day following the date the conditional receipt was issued if ReliaStar Life has not previously notified you of its disapproval of the application.

The reinstated coverage will cover only losses resulting from accidental injuries sustained after the date of the reinstatement. In all other respects, ReliaStar Life and you will have the same rights as existed under the Group Policy prior to the date of the defaulted premium.

DEFINITIONS

Accident, Accidental Injury – bodily injury resulting from a sudden, unexpected and external event. ReliaStar Life considers all injuries received in one accident as one accidental injury. Bacterial infection resulting from an accident is also an accidental injury.

Accidental injury does not include the voluntary inhalation of gas and fumes or voluntary taking of poison, disease, or any other type of infection, except as stated above.

Active Work, Actively at Work – the eligible 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. The child need not be claimed as a dependent on your federal income tax return.
- a child for whom you have legal obligation for purposes of adoption.
- a child for whom you are required by court order to provide health coverage.
- a child who is primarily dependent on you for support and who is your stepchild, your foster child, or a child for whom you are a legal guardian. The child need not be claimed as a dependent on your federal income tax return.

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. North Carolina law allows benefits to be paid for professional services of a practitioner other than a medical doctor. Therefore, the term "doctor" also includes other professionals recognized as qualified to treat the accidental injury for which claim is made which includes the right to choose services of optometrist, podiatrist, licensed clinical social worker, certified substance abuse professional, licensed professional counselor, dentist, chiropractor, psychologist, pharmacist, certified fee-based practicing pastoral counselor, advanced practice nurse, licensed marriage and family therapist, or physician assistant.

Eligible Employee – an active eligible employee who holds a permanent, probationary or time-limited position, working at least 20 hours per week at the Executive, Legislative or Judicial Branches of the State Government, the University of North Carolina System, a State Board or Commission or select community colleges and charter schools.

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

Nonworking Day – a day on which the eligible 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 – State of North Carolina

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

Retirement – the first of the following dates to occur:
- The effective date of the eligible employee's retirement benefits under –
  - any plan of a federal, a state, a county, a municipal or an association retirement system for which the eligible 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 eligible employee's retirement benefits under the United States Social Security Act or any similar plan or act.

However, any eligible 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.

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 eligible employee insured for Employee's Insurance under the Group Policy.

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ReliaStar Life Insurance Company