Retirees are not eligible for life insurance or long-term disability coverage.
**Life Insurance and Disability Coverage**

**What Kind of Life Insurance Coverage Is Provided in the Regence* Plans?**

The Regence plan provides a basic coverage of $10,000 for employees only. In addition, supplemental life coverage is available in the amounts of $10,000, $25,000, $50,000 and $100,000 for:

- Your designated beneficiary or beneficiaries in the case of your death.
- You in the case of your accidental dismemberment, paralysis or loss of eyesight.

You may name more than one beneficiary. Contact the Employee Benefits Office (EBO) at 687-3491 to file a multiple beneficiary form. When more than one beneficiary is named, benefits will be awarded equally among the beneficiaries unless you have designated otherwise.

**FOR MORE INFORMATION ABOUT SPECIFIC BENEFITS AND EXCLUSIONS, REFER TO THE REGENCE CERTIFICATE OF COVERAGE OR CONTACT THE EBO AT 687-3491.**

**What Is Provided by the Long-Term Disability (LTD) Insurance?**

The LTD coverage is designed to provide income protection should you become disabled on or off the job. You may file a claim if you are unable to continue working or if you must reduce your hours due to a disability. Contact the EBO for a claim form at 687-3491.

**How Does the LTD Coverage Work?**

If you become disabled and your claim is accepted, you will receive 60% of your pre-disability gross income up to the monthly maximum of $2100 beginning 90 days after your disability began. Refer to your LTD Group Certificate for more information. (Contact the EBO at 687-3491 if you need a copy of the certificate.)

*Life insurance benefits are underwritten by Regence Life & Health Insurance Company.*
Q & A About Life Insurance and LTD

Q Can I get life insurance for my dependents?

A Yes. Coverage on your spouse's life is available in the amounts of $10,000 or $20,000. Coverage on your child(ren)'s life/lives is available in the amount of $5,000. Keep in mind all applications for new or increased coverage after the first 31 days of eligibility must be approved by Regence Life and Health Insurance Company.

Q Is there a limit on the amount of time I am eligible to receive LTD benefits?

A Yes. If your disability prevents you from continuing only in your own occupation, the coverage lasts 24 months. If, however, your injury prevents you from working at any occupation even after the first 24 months, then your coverage will continue.

Q Does my age at the time of my disability affect the benefits I receive?

A Yes. If you are 61 years of age or younger, the maximum benefit lasts until you become 65. After age 61, the benefit lasts varying amounts of time, up to age 69. Your Regence contract has more information about this issue.

Q If I don’t need the disability benefit—in other words, if I have some other sources of income—am I still eligible to receive it?

A Yes, but there are offsets for other income sources. Check your LTD Group Certificate for more information or contact the EBO at 687-3491.
Regence Life and Health’s Group Voluntary Life and Accidental Death and Dismemberment (AD&D) Insurance provides coverage to protect your family’s financial security.

Classified Employees Only

As your family and your financial responsibilities change, so do your insurance needs. We are proud to introduce Group Voluntary Life/AD&D, a convenient way to protect your family and loved ones.

Group Voluntary Life/AD&D is available at affordable group rates through payroll deduction and is designed to keep pace with your family’s changing lifestyle.

Life Insurance to suit your needs

- Classified employees are eligible if you work at least 20 hours per week.
- Freedom to apply for a voluntary amount that is right for you.
- *AD&D benefits double the amount you or your covered dependent select if you or your covered dependent die as the result of a covered accident.
- Convenient premium payment through payroll deduction.

*Please see your certificate for the complete AD&D schedule.

- Employee options: $10,000, $25,000, $50,000 or $100,000.
- Spouse options: $10,000 or $20,000.
- Child coverage is available in the amount of $5,000.
- Spouse and child coverage is not tied to your coverage. You may apply for these coverages independently from your own.
- All coverage is guarantee issue (proof of good health not required) if applied for during 31 day initial eligibility period.
- All late enrollment or increases in coverage require proof of good health (health statement).

Enrollment is easy!

Application During Initial 31 Day Eligibility Period – If you or your dependents are applying for coverage during your initial 31 day eligibility period, indicate the coverage level desired on your 4J enrollment form and return it to the Benefits Office. Coverage is guaranteed during this period so no medical information will be required. If you do not enroll when initially eligible, you must wait until annual open enrollment (see details below).

Annual Open Enrollment / Increases in Coverage – If you or your dependents are applying for coverage or increasing coverage during Annual Open Enrollment (after your initial 31 day eligibility period), please indicate the coverage level desired on your 4J enrollment form and return it to the Benefits Office before the enrollment deadline. The Benefits Office will mail you a health questionnaire which you must complete and return to Regence Life & Health for underwriting approval. Requested coverage (or increase in coverage) will not take effect until the first of the month following the date the Benefits Office receives approval from Regence Life & Health. Associated premiums will not be assessed until approved coverage is in effect.

Monthly Rates

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<th>Employee</th>
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<td>65+</td>
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</tr>
</tbody>
</table>

Child coverage is \$70 per month per family unit

This is a summary only and is not intended to include all policy details. Please see your certificate for complete provisions, limitations and exclusions.

CLAS Supp Life Election Form.doc

July 24, 2006