



The WSRC Team

Life Insurance

Issued October 2004



INTRODUCTION

Your WSRC Team life insurance benefits are designed to help protect you and your family in the event of a death or dismemberment.

This book provides the details of your life insurance plans. Read it carefully and refer to it whenever you have a question about your life insurance coverage.

Life Insurance Benefits at a Glance

Plan	When Eligible	Who Pays	Key Plan Provision
Non-Contributory Employee Life Insurance	First day of employment	WSRC Team	Provides benefits equal to one times your Life Insurance Pay to a maximum benefit of \$500,000.
Employee Occupational Accidental Death Insurance	First day of employment	WSRC Team	Includes an additional benefit, if your death is job related, of three times your Life Insurance Pay to a maximum benefit of \$750,000
Contributory Employee Life Insurance	First day of employment Coverage begins first of month following enrollment	You	You are able to purchase additional life insurance of one, two, or three times your Life Insurance Pay to a maximum benefit of \$550,000. Requires evidence of insurability to increase coverage after 60 days of employment
Dependent Life Insurance	First day of employment Coverage begins first of month following enrollment	You	You are able to purchase life insurance for your dependents Choice of two different coverage levels Requires evidence of insurability to increase coverage after 60 days of employment You are the named beneficiary
Accidental Death & Dismemberment (AD&D) Insurance (Employee and Family options)	First day of employment Coverage begins first of month following enrollment	You	Provides additional insurance coverage if death or permanent loss occurs within 365 days of accident. You are able to purchase coverage, in the event of your death or dismemberment, between \$10,000 and \$300,000 in \$10,000 increments. You can also purchase coverage in the event of death or dismemberment for your eligible dependents

CONTENTS

- 1 **How the Plans Work**
 - 1 WSRC Team Provided Benefits
 - 1 Optional Contributory Benefits
 - 1 Summary

- 2 **Non-Contributory Life Insurance**
 - 2 How the Plan Works
 - 2 Benefit Amounts
 - 2 Exclusions
 - 3 Eligibility
 - 4 Enrolling for Coverage
 - 4 *Naming a Beneficiary*
 - 4 Your Cost for Coverage
 - 5 Imputed Income
 - 5 Changes in Coverage
 - 5 *Changes in Your Pay*
 - 5 *When You Reach Age 65*
 - 6 How Benefits Are Paid
 - 6 When Coverage Ends
 - 6 Coverage Continuation in Special Situations

- 8 **Contributory Life Insurance**
 - 8 How the Plan Works
 - 8 Benefit Amount
 - 8 Exclusions
 - 8 Eligibility
 - 9 Enrolling For Coverage
 - 9 *Proof of Good Health*
 - 9 *Naming a Beneficiary*
 - 10 Changes in Coverage
 - 10 *Changes in Your Pay*
 - 10 *Changing Your Benefit Amount*
 - 10 *When You Reach Age 65*
 - 11 Your Cost for Coverage
 - 12 Imputed Income
 - 12 How Benefits Are Paid
 - 13 When Coverage Ends
 - 13 Coverage Continuation in Special Situations

.....

- 15 Dependent Life Insurance**
 - 15 How the Plan Works
 - 15 Benefit Amount
 - 15 Exclusions
 - 16 Eligibility
 - 16 *Eligible Dependents*
 - 17 Enrolling for Coverage
 - 17 *Proof of Good Health*
 - 18 *Naming a Beneficiary*
 - 18 Changing Benefit Amounts
 - 18 Your Cost for Coverage
 - 18 How Benefits Are Paid
 - 19 When Coverage Ends
 - 19 Coverage Continuation in Special Situations

- 20 Accidental Death and Dismemberment Insurance**
 - 20 How the Plan Works
 - 20 Benefit Amounts
 - 22 Additional Accident Benefits
 - 24 Exclusions
 - 25 Eligibility
 - 25 *Eligible Dependents*
 - 26 Enrolling for Coverage
 - 26 *Naming a Beneficiary*
 - 27 Changing Your Benefit Amounts
 - 27 Your Cost for Coverage
 - 27 How Benefits Are Paid
 - 27 When Coverage Ends
 - 27 Coverage Continuation in Special Situations

- 28 Claims Provisions**
 - 28 Denied Claims

- 30 General Provisions**
 - 30 Assignment of Benefits
 - 30 Conversion

- 31 Glossary of Helpful Terms**

- 32 ERISA Information**
 - 32 Future of the Plans

HOW THE PLANS WORK

This document does not create an expressed or implied contract of employment.

The life insurance, accidental death and dismemberment benefits described in this Summary Plan Description are available to eligible employees of the WSRC Team. The WSRC Team is comprised of Washington Savannah River Company LLC (WSRC), Bechtel Savannah River Incorporated (BSRI), BWXT Savannah River Company, BNG America Savannah River Corporation and CH2 Savannah River Company. The benefits described in this document are sponsored by Washington Savannah River Company LLC and Bechtel Savannah River, Incorporated (WSRC/BSRI), and administered by Washington Savannah River Company LLC (WSRC) under insured contracts with the Life Insurance Company of North America (LINA).

WSRC Team Provided Benefits

The WSRC Team provides Non-Contributory Life Insurance at no cost to you. It is the Company's way of helping to provide for your beneficiary (ies) in the event of your death. If you die from a covered accident or sickness, this plan pays a benefit of one times your Life Insurance Pay to your beneficiary (ies).

The WSRC Team also provides Non-Contributory Occupational Accidental Death Insurance coverage for you.

Optional Contributory Benefits

You may purchase several optional contributory benefits:

- Contributory Life Insurance,
- Dependent Life Insurance, and
- Accidental Death and Dismemberment (AD&D) Insurance.

You may purchase Contributory Life Insurance if you wish to provide your beneficiary (ies) with greater financial protection than the WSRC Team-provided Non-Contributory Life Insurance in the event of your death from sickness and/or a covered accident.

You may also purchase Dependent Life Insurance. Under this coverage, benefits are paid to you if one of your eligible dependents dies from sickness and/or a covered accident.

You have two options under Accidental Death and Dismemberment Insurance. You can purchase coverage for yourself, with benefits payable to your designated beneficiary. You can also purchase coverage for your dependents, with benefits payable to you.

Summary

This book is divided into four sections that explain each life insurance coverage. Please read each section carefully. If you have any questions, contact the WSRC People Support Service Center at 800-368-7333 or 803-725-7772.

NON-CONTRIBUTORY LIFE INSURANCE

How the Plan Works

Your Non-Contributory Life and Occupational Accidental Death Insurance benefit is the Company's way to help you care for your beneficiary (ies) after you're deceased. Remember, if you decide you want more insurance protection than the benefit provided by the Company, you may elect to participate in the Contributory Life Insurance Plan.

Benefit Amounts

Non-Contributory Life Insurance benefit is equal to one time your Life Insurance Pay, rounded to the next highest multiple of \$500 if not already a multiple thereof, to a maximum benefit of \$500,000. For example, if your Life Insurance Pay is \$42,049, your beneficiary would receive \$42,500 in the event of your death. Your Life Insurance Pay does not include occasional overtime or temporary variations from normal working hours, awards under incentive or special compensation plans or payments for relocation or severance.

Occupational Accidental Death Insurance provides you with an additional insurance amount of three times your Life Insurance Pay, rounded to the next highest multiple of \$500 if not already a multiple thereof, to a maximum benefit of \$750,000. Your death must be within 365 days and as a direct result of a job-related accident as determined by the Life Insurance Company of North America in order for your beneficiary (ies) to receive the Occupational Accidental Death Insurance benefit.

Exclusions

Occupational Accidental Death Insurance benefits will not be paid if your accidental death occurred during normal commuting between your home and work location or by:

1. Intentionally self-inflicted injury, suicide or any attempt threat while sane or insane;
2. Commission or attempt to commit a felony or an assault;
3. Commission of or active participation in a riot, insurrection or terrorist act;
4. Declared or undeclared war or act of war;
5. Flight in, boarding or alighting from an aircraft or any craft designed to fly above the earth's surface except as a fare-paying passenger on a regularly scheduled commercial airline or as a passenger in a non-scheduled, private aircraft used for pleasure purposes with no commercial intent during the flight:
 - a. Being flown by the insured or in which the insured is a member of the crew;
 - b. Is being used for:
 - Crop dusting, spraying or seeding, giving and receiving flying instruction, fire fighting, sky writing, sky diving or hang-gliding, pipeline or power line inspection, aerial photography or exploration, racing, endurance tests, stunt or acrobatic flying; or

-
- Any operation that requires a special permit from the FAA, even if it is granted (this does not apply if the permit is required only because of the territory flown over or landed on);
 - c. Designed for flight above or beyond the earth's atmosphere;
 - d. That is an ultra-light or glider;
 - e. Being used for the purpose of parachuting or skydiving;
 - f. Being used by any military authority, except an aircraft used by the Air Mobility Command or its foreign equivalent;
6. Sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food;
 7. Is the result of an accident that occurs while on active duty service in the military, naval or air force of any country or international organization. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days;
 8. Is from a non-occupational accident (applicable to Occupational Accidental Death Benefit only).

Eligibility

If you are a full service employee of the WSRC Team (including BSRI Option A Craft) you are eligible for Non-Contributory Life Insurance and Occupational Accidental Death Insurance coverage on your first day of employment, provided you are actively at work on that day. Otherwise, your Non-Contributory Life Insurance and Occupational Accidental Death Insurance coverage will be effective on the first day of Active Service with the WSRC Team. DuPont retirees who were rehired by the WSRC Team are not eligible for participation in Non-Contributory Life Insurance provided by the WSRC Team.

If you are a limited service employee of the WSRC Team, you are eligible for Occupational Accidental Death Insurance Coverage on your first day of employment, provided you are actively at work on that date. Otherwise your Occupational Accidental Death Insurance coverage will be effective on your first day of Active Service with the WSRC Team. You are not eligible for Non-Contributory Life Insurance.

Retirees of the WSRC Team (including BSRI Option A Craft retirees) with at least 15 years of Eligibility Service and one year of Credited Service, as defined in the WSRC/BSRI Pension Plan, who retiree directly from the WSRC Team as a full service employee under the Normal, Early, Optional or Incapability provisions of the WSRC/BSRI Pension Plan are also eligible for participation in Non-Contributory Life Insurance. If you transfer from a WSRC Team company to an Affiliate, as defined in the WSRC/BSRI Pension Plan, you are not eligible for the Non-Contributory Life Insurance and Occupational Accidental Death Insurance provided by the WSRC Team. Also as a WSRC Team retiree, if you are re-employed as a full-time employee by an Affiliated entity your Non-Contributory Life Insurance and Occupational

.....

Accidental Death Insurance provided by the WSRC Team will end and will not be reinstated by a subsequent termination/retirement from the Affiliate. Rights to continuing life insurance coverage in retirement do not apply to employees who leave the Company with a vested deferred pension.

Enrolling for Coverage

Your coverage under the Non-Contributory Life Insurance or Occupational Accidental Death Insurance Plan is automatic. You do not have to complete any enrollment forms for coverage to take effect.

Naming a Beneficiary

You will be asked to complete a Group Life Insurance Beneficiary Designation Form (OSR 5-262A) during your sign-up for benefits. This form designates a person or persons who will receive the value of your life insurance from the plan. The person(s) you name is called your beneficiary(ies). You can change your list of beneficiaries at any time by completing a new Group Life Insurance Beneficiary Form (OSR 5-262A) and submitting it to the WSRC People Support Service Center. The change will be effective on the date the form is received by WSRC People Support Service Center. Your beneficiary(ies) does not have to approve or authorize the change. The form is available on ShRINE or by contacting the WSRC People Support Service.

You may designate a primary and/or secondary beneficiary(ies). Your beneficiary can be anyone — your spouse, children, relative, friend, trust, charity or school. If you are naming more than one person you must use the word “and” to establish direct ownership. If you designate both primary and secondary beneficiaries, the order of payment at your death will be:

- The value of your life insurance will be divided among your primary beneficiaries based on the specified percentage of benefits.
- If no primary beneficiary is living at the time of your death, the value of your life insurance will be divided among your secondary beneficiaries based on the specified percentage of benefits.

If you have more than one primary beneficiary listed, and only one is still living at the time of your death, the remaining primary beneficiary will receive the total benefit. In this event, any secondary beneficiaries listed will not receive benefits.

If there are no named beneficiaries, or surviving beneficiaries, death benefits will be paid to the first surviving class of the following living relatives: spouse, child or children, mother or father, brothers or sisters, or to the executors or administrators of your estate. The amount payable may be reduced by any indebtedness due.

Your Cost for Coverage

The WSRC Team pays the full cost of Non-Contributory Life Insurance and Occupational Accidental Death Insurance. You contribute nothing towards the cost of coverage.



Imputed Income

Under Internal Revenue Code of 1986, as amended, the cost of coverage provided by the WSRC Team for any portion of your Non-Contributory Life Insurance in excess of \$50,000 must be reported to the IRS as ordinary income along with your other wages for the year. Imputed Income will be taxed at your regular income tax rate. If your base pay is over \$50,000, you will be informed of the amount that will be included on your W-2 as Imputed Income.

Imputed income is calculated monthly.

The additional amount reported as Imputed Income and included in your income for the year is based on the amount of life insurance coverage you have that is over \$50,000.

Changes In Coverage

Changes in Your Pay

As your pay increases, the value of your Non-Contributory Life Insurance and Occupational Accidental Death Insurance will increase, since your benefit amount is determined by your Life Insurance Pay.

Likewise, if you experience a decrease in pay, the value of your life insurance benefit will decrease at the same time.

Any change in the value of your Non-Contributory Life Insurance and Occupational Accidental Death Insurance due to a change in your Life Insurance Pay will take place on the first day of the month following the month in which your Life Insurance Pay changed. If you are not actively at work on that day, the change in the value of your Non-Contributory Life Insurance and Occupational Accidental Death Insurance will be effective after you have returned to Active Service for one day.

When You Reach Age 65

Once you reach age 65, your Non-Contributory Life Insurance benefit will be periodically reduced whether or not you are an active employee. The reduction is calculated so that when you reach age 75, your benefit will equal one-quarter (1/4) of the amount of your Life Insurance Pay.

The reduction process starts on the first day of the month following your 65th birthday and continues for a total of eleven annual reduction installments.

Your post-age 65 insurance amount will always be a multiple of \$100. Therefore, when the annual reduction is calculated and the value of your life insurance benefit is not a multiple of \$100, your Non-Contributory Life Insurance amount will be rounded up to the next higher \$100 multiple.

If you remain at work after age 65, your benefit amount and the reduction process will reflect any pay changes you experience.

.....

How Benefits Are Paid

Your beneficiary or beneficiaries will receive their life insurance benefits from the Non-Contributory Life Insurance Plan in a lump sum payment. Lump sum payments over \$5,000 will be deposited in a CIGNA Assurance Account. The account is free, and earns interest comparable to money market checking account. Amounts under \$5,000 will be paid out with a check directly to the beneficiary

If your beneficiary is a minor, or in Life Insurance Company of North America's opinion is not legally able to accept payments, any payments due will be made to their legal guardian. A certified copy of the court certificate of appointment of the guardian of the estate will be required. If a guardian has not been appointed the amount due will be placed in an interest bearing account until the minor reaches legal age or until a legal guardian has been appointed.

Non-Contributory Occupational Accidental Death benefits are automatically paid to your beneficiary(ies) in a lump sum. Installment payments are not available for Non-Contributory Occupational Accidental Death benefits.

When Coverage Ends

Your eligibility for Non-Contributory Life Insurance coverage ends on the day you terminate your employment with the WSRC Team for any reason other than retirement, layoff or disability. Your eligibility for Occupational Accidental Death Insurance ends on the day you terminate your employment with the WSRC Team.

Coverage Continuation in Special Situations

If you retire directly from a WSRC Team member as a full service employee under the Normal, Early, Optional or Incapability provisions of the WSRC Team Pension Plan your Non-Contributory Life Insurance benefit will continue for your lifetime. Starting on the first day of the month following your 65th birthday, your benefit will be reduced (see "Changes In Coverage" above). However, if you are re-employed as a full-time employee by an Affiliated entity, your Non-Contributory Life Insurance and Occupational Accidental Death Insurance provided by the WSRC Team will end and will not be reinstated by a subsequent termination/retirement from the Affiliate.

Rights to continuing life insurance coverage in retirement do not apply to employees who leave the Company with a vested deferred pension.

If you transfer from a WSRC Team company to an Affiliate, as defined in the WSRC Team Pension Plan, you are not eligible for the Non-Contributory Life Insurance and Occupational Accidental Death Insurance provided by the WSRC Team.

If you are laid-off, and you have completed between one and six years of Eligibility Service as of the date of your layoff, and you do not elect retirement under a normal, optional or incapability retirement from the WSRC Team Pension Plan, your Non-Contributory Life

.....

Insurance coverage will continue for one year. If you have seven or more years of Eligibility Service when you are laid-off, your coverage will continue for two months for every full year of Eligibility Service you earned with the WSRC Team or an Affiliated entity. When you return to work, your coverage will be restored. The WSRC Team pays the entire cost of the extended life insurance coverage.

If you become temporarily disabled, your Non-Contributory Life Insurance coverage will continue if you are on a WSRC Team approved Short Term Disability (STD), as defined in the WSRC/BSRI Disability Income Plan.

If you experience a permanent total disability and your full service employment with the WSRC Team ends due to your permanent total disability, your Non-Contributory Life Insurance benefits will continue if:

- You are approved for Long Term Disability benefits under the WSRC/BSRI Disability Income Plan, and/or
- You are receiving an Incapability Pension under the WSRC/BSRI Pension Plan.

You may also qualify to receive a current cash payment of \$3,000 of your Non-Contributory Life Insurance benefit if you have been covered by the WSRC Team Non-Contributory Life Insurance Plan for at least one year immediately prior to the date your disability began and you are approved for Long Term Disability benefits under the WSRC/BSRI Disabled Income Plan and you have been determined by the Life Insurance Company of North America to be unable to do any work for wage or profit for the rest of your life because of your injury or sickness. If you recover and you return to work, your Non-Contributory Life benefit will be an amount equal to your Life Insurance Pay, less current cash payment you were previously paid.

If you are granted a WSRC Team approved Leave of Absence and/or a WSRC Team approved Family Medical Leave of Absence, your Non-Contributory Life Insurance coverage will continue and coverage will remain the same as if you were an active employee for a maximum of 24 months from the start of your unpaid leave of absence.

If you terminate your employment, for any reasons other than retirement, layoff, Long Term disability, or leave of absence, as described above, your Non-Contributory Life Insurance and Occupational Accidental Death Insurance coverage ends on your termination of full-service employment with the WSRC Team.

CONTRIBUTORY LIFE INSURANCE

How the Plan Works

The WSRC Team provides Non-Contributory Life Insurance to help protect you and your family from loss of income in the event of your death.

However, you may want additional insurance protection for your family. The purpose of Contributory Life Insurance is to give you an opportunity to add to the Company paid Non-Contributory Life Insurance. Through Contributory Life Insurance, you can purchase additional levels of coverage at group rates.

Benefit Amount

You may purchase coverage of one, two, or three times your Life Insurance Pay to a maximum benefit of \$550,000. This amount is in addition to the Non-Contributory Life Insurance coverage provided by the WSRC Team.

If the amount of coverage you elect is not an even multiple of \$500, your benefit will be rounded up to the next higher multiple of \$500. For example, if your Life Insurance Pay is \$42,049 and you elect coverage of two times your Life Insurance Pay your coverage amount would be \$84,098, rounded up to \$84,500.

Exclusions

If you commit suicide, while sane or insane, within 2 years from the date your Contributory Life Insurance became effective, your Contributory Life Insurance will be limited to a refund of the premiums you paid. The suicide exclusion also applies to additional benefits and/or increases from the effective date of any additional benefits and/or increases in your Contributory Life Insurance coverage.

Eligibility

If you are a full service employee of The WSRC Team (including BSRI Option A Craft retirees) you are eligible to enroll in Contributory Life Insurance coverage on your first day of employment, provided you are actively at work on that day. DuPont retirees rehired by the WSRC Team are not eligible for participation in Contributory Life Insurance.

Retirees of the WSRC Team (including BSRI Option A Craft retirees) with at least 15 years of Eligibility Service and one year of Credited Service, as defined in the WSRC Team Pension Plan, who retiree directly from a WSRC/BSRI member as a full service employee under the Normal, Early, Optional or Incapability provisions of the WSRC/BSRI Pension Plan are also eligible for participation in Contributory Life Insurance. If you transfer from a WSRC Team company to an Affiliated, as defined in the WSRC/BSRI Pension Plan, you are not eligible for the Contributory Life Insurance. Also as a WSRC Team retiree, if you are re-employed as a full-time employee by an Affiliated entity your Contributory Life Insurance will end and will not be reinstated by a subsequent termination/retirement from the Affiliate. Rights to continuing life insurance coverage in retirement do not apply to employees who leave the Company with a vested deferred pension.

You may have to provide evidence of good health to be eligible for Contributory Life Insurance coverage.

Enrolling for Coverage

Participation in this coverage is voluntary. On your first day of employment you will be asked to complete a Group Life Insurance Application and Deduction Authorization Form. If you return the form within 60 days, your coverage will begin on the first day of the month following the month you submitted the form to the WSRC Team People Support Service Center. Even if you return your form on the first day of the month, your coverage will not begin until the first day of the following month.

If you enroll after the 60-day period, you will be required to provide evidence of good health (which may include a medical examination at your own expense). The Life Insurance Company of North America will be responsible for approval of your coverage. If the Life Insurance Company of North America approves your application, your coverage will become effective on the first day of the month following the month the Life Insurance Company of North America approved coverage and notified the WSRC Team People Support Service Center.

When you enroll, you can elect coverage of one, two or three times your Life Insurance Pay. This is in addition to the level of coverage the WSRC Team provides for you through the Non-Contributory Life Insurance of one times your Life Insurance Pay.

Proof of Good Health

If you elect Contributory Life Insurance, you may be required to provide evidence of insurability (proof of good health) to the Life Insurance Company of North America in the following instances:

- You enrolled for coverage after your initial 60-day enrollment period,
- You wish to increase your level of coverage after the initial 60-day enrollment period ends, or
- You again elect coverage after you canceled your coverage.

If you must provide evidence of good health (which may include a medical examination at your own expense) you will be given a questionnaire to complete and return to the Life Insurance Company of North America. The Insurance Company will review the information and advise the WSRC Team People Support Service Center if your request for coverage, or an increase in your coverage, has been approved. You can obtain the Evidence of Insurability form (OSR 5-334) from ShRINE or by contacting the WSRC People Support Service Center at 800-368-7333 or 803-725-7772.

You must be actively at work for your coverage to become effective. If you are not at work when your coverage should have been effective, it will become effective the day you return to work.

Naming a Beneficiary

In addition to completing the Group Life Insurance Application and Deduction Authorization Form you will also be asked to complete a Group Life Insurance Beneficiary Designation

.....

Form OSR 5-262A. This form designates a person or persons who will receive the value of the Contributory Life Insurance you elected — one, two or three times Life Insurance Pay to a maximum of \$550,000. The person(s) you name is called your beneficiary(ies). You can change your list of beneficiaries at any time by completing a new Group Life Insurance Beneficiary Form (OSR 5-262A) and submitting it to the WSRC Team People Support Service Center. The change will be effective on the date the form is received by the WSRC Team People Support Service Center. Your beneficiary(ies) does not have to approve or authorize the change. The form is available on ShRINE or by contacting the WSRC People Support Service Center.

You may designate a primary and a secondary beneficiary(ies). Your beneficiary can be anyone – your spouse, children, relative, friend, trust, charity or school. If you are naming more than one person you must use the word “and” to establish direct ownership.

Changes in Coverage

Changes in Your Pay

As your pay increases or decreases, the value of your benefit under this plan will change at the same time, since your benefit amount is based on your Life Insurance Pay.

Any change in the value of your Contributory Life Insurance due to a change in your Life Insurance Pay will take place on the first day of the month following the month in which your Life Insurance Pay changed. If you are not actively at work on that day, the change in the value of your Contributory Life Insurance will be effective after you have returned to Active Service for one day.

Changing Your Benefit Amount

You may increase, decrease, or cancel your Contributory Life Insurance coverage at any time. To do so, you must complete a new Group Life Insurance Application and Deduction Authorization Form. If you are increasing your coverage, or if you are again electing coverage after you have canceled it, you will be required to submit evidence of good health to the Insurance Company (see Page 29).

When You Reach Age 65

Once you reach age 65, your Contributory Life Insurance benefit will be periodically reduced to one-half (1/2) of the amount of your Life Insurance Pay.

The reduction process starts on the first day of the month following your 65th birthday, whether or not you are an active employee, and continues for 11 annual reduction installments.

Your post-age 65 insurance amount will be a multiple of \$100. Therefore, when the annual reduction is calculated and the value of your life insurance benefit is not a multiple of \$100, your Contributory Life Insurance amount will be rounded up to the next higher \$100 multiple. For example, let's say your Life Insurance Pay is \$42,048 and you elected a



coverage amount of two times your life insurance pay, at age 64 your life insurance coverage is \$84,096 rounded up to a life insurance benefit of \$84,100. At age 75 your life insurance benefit is reduced to ½ of your Life Insurance Pay, and the value of your benefit is \$21,024. In this example, at age 75, your Contributory Life Insurance benefit amount will be rounded-up \$100 to a benefit of \$21,100.

If you remain at work after age 65, your benefit amount and the reduction process will reflect any pay changes you experience.

Your Cost for Coverage

You pay the cost, called premiums, of Contributory Life Insurance coverage through payroll deductions. Depending on your age and the date you began participating in Contributory Life Insurance coverage, your premiums will be based on a flat rate or an age related rate for every \$1,000 of coverage.

If you are a WSRC Team employee and were previously participating in the Plan and paying a flat rate for your Contributory Life Insurance as of May 1, 1991, and were age 55 or older on October 1, 1994, your premium cost is — \$.60 per \$1,000 of coverage*. All other participant contributions will be based on an age related rate. The age-related rates, which are based on a cost per month for each \$1,000 of coverage are:*

Age	Monthly Cost per \$1,000 of coverage
Under 25	.05
25-29	.06
30-34	.08
35-39	.09
40-44	.10
45-49	.15
50-54	.23
55-59	.43
60-64	.66
65-69	1.27
70+	2.06

**NOTE: The above rates are reviewed periodically. You will be notified of any changes prior to the effective date of change.*

Imputed Income

Under the Internal Revenue Code of 1986, as amended, the cost of coverage for Contributory Life Insurance, combined with your Non-Contributory Life Insurance amount, in excess of \$50,000 (less any amount of your premium for Contributory Life Insurance) must be reported to the IRS as ordinary income, along with your other income for the year. Imputed Income will be taxed at your regular income tax rate. Based on your election and the age related rates noted above, in most cases you may not have imputed income for Contributory Life Insurance. If any amount of your life insurance coverage is subject to Imputed Income, the amount that will be included on your W-2 as Imputed Income.

You will be asked to designate a beneficiary or beneficiaries for the Non-Contributory portion of the plan, and any Contributory coverage you elect. You may name the same beneficiary(ies) for both plans or a different beneficiary(ies).

How Benefits Are Paid

Your beneficiary or beneficiaries will receive your Contributory Life Insurance benefits in one lump sum benefit. Lump sum payments over \$5,000 will be deposited in a CIGNA Assurance Account in the beneficiaries name. The account is free, and earns interest comparable to money market checking account. Amounts under \$5,000 will be paid out with a check directly to the beneficiary

If there are no named beneficiary, or surviving beneficiary, death benefits will be paid to the first surviving class of the following living relatives: spouse, child or children, mother or father, brothers or sisters, or to the executors or administrators of your estate. The amount payable may be reduced by any indebtedness due.

If your beneficiary is a minor or in the insurer's opinion is not legally able to accept payments, any payments due will be made to their legal guardian. However, if no payment request is made by a legal guardian, the insurer may make payments to the person or institution appearing to have custody and support of the beneficiary. A certified copy of the court certificate of appointment of the guardian of the estate will be required. If a guardian has not been appointed the amount due will be placed in an interest bearing account until the minor reaches legal age or until a legal guardian has been appointed.

When Coverage Ends

Your eligibility for coverage ends on the last day of the pay period in which you terminate your employment with the WSRC Team, for any reason other than retirement, layoff, or you cease to make required contributions for the coverage.

Coverage Continuation in Special Situations

If you retire directly from a WSRC Team member as a full service employee under the Normal, Early, Optional or Incapability provisions of the WSRC/BSRI Pension Plan you are eligible to continue your participation in the Contributory Life Insurance Plan. Starting on the first day of the month following your 65th birthday, your benefit will be reduced (see “Changes In Coverage” above). However, if you are re-employed as a full-time employee by an Affiliated entity as defined by the WSRC/BSRI Pension Plan, your Contributory Life Insurance provided by the WSRC Team will end and will not be reinstated by a subsequent termination/retirement from the Affiliate.

Rights to continuing life insurance coverage in retirement do not apply to employees who leave the Company with a vested deferred pension.

If you transfer from a WSRC Team company to an Affiliate, as defined in the WSRC Team Pension Plan, you are not eligible to participate in the Contributory Life Insurance Plan provided by the WSRC Team.

If you are laid off, and you have completed between one and six years of Eligibility Service, as defined in the WSRC/BSRI Pension Plan, as of the date of your layoff (and you do not immediately become retired under a Normal, Early, Optional or Incapability retirement from the WSRC/BSRI Pension Plan), your Contributory Life Insurance coverage will continue for one year. If you have seven or more years of Eligibility Service, as defined in the WSRC/BSRI Pension Plan, when you are laid off (and you do not elect retirement under a Normal, Early, Optional or Incapability retirement from the WSRC Team Pension Plan), your coverage will continue for two months for every year of Eligibility Service you earned. WSRC Team pays the entire cost of this extension of your Contributory Life Insurance. If you return to work before your lay off period coverage ends, you must re-apply for Contributory Life Insurance coverage and begin paying premiums again. To reapply, you must contact the WSRC Team People Support Service Center within 60 days of your re-employment.

If you are temporarily disabled, your Contributory Life Insurance coverage will remain in effect if you are on WSRC Team approved Short Term Disability (STD) or defined by the WSRC/BSRI Disability Income Plan and you pay your required premiums through payroll deduction.



If you become totally and permanently disabled, your Contributory Life Insurance coverage will continue if:

- You have 15 or more years of Eligibility Service, and you retire under the Incapability Pension provision of the WSRC/BSRI Pension Plan, your coverage will continue as long as you pay the premiums. This does not apply if you terminate your employment with WSRC Team with a Deferred Vested Pension.
- If you have less than 15 years of Eligibility Service under the terms of the WSRC/BSRI Pension Plan, your coverage will end on the last day of the pay period in which your full service employment with the WSRC Team ends.

If you are on an unpaid Leave of Absence, you will be eligible to continue Contributory Life Insurance coverage, if elected, by paying the required monthly premiums in advance by personal check for a maximum period of 24 months from the start of your unpaid Leave of Absence.

If you terminate your employment, for any reasons other than retirement, layoff, or Leave of Absence, as described above, your Contributory Life Insurance coverage ends on the last day of the pay period in which your full service employment with the WSRC Team ends.

DEPENDENT LIFE INSURANCE

How the Plan Works

Dependent Life Insurance is a contributory benefit. This means you must elect to purchase the coverage.

If you purchase Dependent Life Insurance, you receive benefits if any of your dependents die from an accident or illness. Your dependents include your lawful spouse and your eligible children (see Page 16).

If you elect this coverage, all your eligible dependents are covered for the same cost (see Page 18). This means your spouse and all eligible children, if any, regardless of how many children you have. This also means all your eligible “children” have the same amount of insurance if you elect to purchase Dependent Life Insurance.

Benefit Amount

When you complete the Group Life Insurance Application and Deduction Authorization Form, you will be asked to elect the level of coverage you want for your spouse and children (if applicable):

- Level 1: Your spouse is insured for \$5,000 coverage and each eligible child is insured for \$1,000 coverage, or
- Level 2: Your spouse is insured for \$10,000 coverage and each eligible child is insured for \$2,000 coverage.

Exclusions

If the covered dependent commits suicide, while sane or insane, within 2 years from the date the Dependent Life insurance coverage became effective, the death benefit will be limited to a refund of the premiums paid. The suicide exclusion also applies to additional benefits/increases in Dependent Life insurance coverage. If a dependent commits suicide within the two-year period noted above, and is survived by other eligible dependents, no refund of premiums will be paid.

.....

Eligibility

If you are a full service employee of the WSRC Team or a DuPont retire/rehire, you are eligible to enroll in Dependent Life Insurance coverage on your first day of employment.

The effective date of Dependent Life Insurance (and any increases in coverage) will be deferred for any employee or any eligible spouse or dependent child who is not in Active Service on the date coverage would otherwise become effective. Coverage will become effective on the later of the date of return to Active Service and the date coverage would otherwise have become effective. See Page 31 for the Active Service definition.

Eligible Dependents

Your eligible dependents are your current lawful spouse, your unmarried children starting at the age of 14 days and under age 25 who are principally dependent on you for support and are not employed on a full-time basis.

For purposes of the Dependent Life Insurance plan, a child must meet the following requirements:

- Be 14 days of age but less than 19 years old
- Be a child who is 19 or more years old but less than 25 years old, enrolled in school as a full-time student and primarily supported by the WSRC Team employee
- Be a child who is 19 or more years old, primarily supported by the WSRC Team employee and incapable of self-sustaining employment by reason of mental or physical handicap. Proof of the child's condition and dependence must be submitted to the Life Insurance Company of North America within 31 days after the date the child ceases to qualify as a dependent for the reasons listed above. During the next two years, the Insurance Company may, from time to time, require proof of the continuation of such condition and dependence. After that, the Insurance Company may require proof no more than once a year.

The term "child" as listed above means a child born to or legally adopted by the WSRC Team employee. The term includes a child during any waiting period prior to the finalization of the child's adoption. It also means a stepchild living with the WSRC Team employee or a child who for whom the WSRC employee has been appointed legal guardian, as long as the child resides with the employee and is dependent on the employee for financial support. Financial support means that the WSRC Team employee is eligible to claim the child as a dependent for purposes of Federal and State income tax returns.

For the purposes of Dependent Life insurance eligibility, a spouse must be the lawful spouse of the WSRC Team employee and not legally separated or divorced from, or widowed by the WSRC Team employee.

Enrolling for Coverage

Participation in this coverage is voluntary. On your first day of employment you will be asked to complete a Group Life Insurance Application and Deduction Authorization Form. If you return the form within 60 days, coverage for your dependents will begin on the first day of the month following the month you submitted the form to the WSRC Team People Support Service Center. Even if you return your form on the first day of the month, your coverage will not begin until the first day of the following month.

If you do not enroll your eligible dependents within the 60-day period, you may do so at a later date. However, you will be required to provide evidence of good health for each of your eligible dependents (which may include a medical examination at your expense). The Life Insurance Company of North America will be responsible for approval of coverage for your dependents. If the Insurance Company approves the application for your dependents, their coverage will become effective on the first day of the month following the month the insurance company approved coverage and notified the WSRC Team People Support Service Center.

If you do not have any dependents at the time of your employment, you may enroll your spouse and/or children for Dependent Life Insurance during the 60-day period immediately following the date of your family status change without evidence of good health. Otherwise, you will be required to provide evidence of good health for each of your eligible dependents (which may include a medical examination at your own expense).

If both you and your spouse are employed by the WSRC Team and eligible for this coverage, both of you may enroll and cover the same dependents and each other.

Proof of Good Health

If you elect Dependent Life Insurance, you may be required to provide evidence of insurability (proof of good health) to the Life Insurance Company of North America when:

- You decide to enroll your dependents for coverage after your initial 60-day enrollment period,
- You want to increase the level of the Dependent Life Insurance coverage, or
- You again elect coverage for your dependent(s) after you canceled dependent coverage.

If you must provide evidence of good health, (which may include a medical examination at your own expense) you will be given a questionnaire to complete and return to the Life Insurance Company of North America. The Life Insurance Company will review the information and advise the WSRC Team People Support Service Center if your request for coverage or an increase in coverage, for your dependents has been approved.

Naming a Beneficiary

You are automatically the beneficiary of your dependent's life insurance coverage. In the event of the death of your spouse or any eligible child (if applicable), you will receive the value of their insurance benefit.

Changing Benefit Amounts

You may increase, decrease, or cancel your Dependent Life Insurance coverage at any time. To do so, you must complete a new Group Life Insurance Application and Deduction Authorization Form and submit it to the WSRC Team People Support Service Center. If you are increasing the level of coverage for your dependents, or if you are again electing coverage for them after you canceled it, you may be required to submit evidence of their good health to the Life Insurance Company of North America (see Page 17).

Your Cost for Coverage

Your cost is based on the level of coverage you choose. Your cost is not affected by your pay, your age, the age of your spouse, or the number of children you have. One "price tag" covers all your eligible dependents. The Dependent Life Insurance coverage rates are:

- Level 1 - \$1.40 per month
- Level 2 - \$2.80 per month

NOTE: The above rates are reviewed periodically. You will be notified of any changes prior to the effective date of the change.

How Benefits Are Paid

In the event of the death of your spouse or an eligible child, you will receive the value of their Dependent Life Insurance benefit as a lump sum payment.

When Coverage Ends

Your dependent's eligibility for coverage ends on the last day of the pay period in which you terminate your full service employment with the WSRC Team or you cease to make required contributions for the coverage.

Coverage Continuation in Special Situations

If you retire, are laid off or your employment with the WSRC Team terminates, your Dependent Life Insurance ends on the last day of the pay period in which you are no longer a full service employee.

If you become temporarily disabled, your Dependent Life Insurance will remain in effect if you are on a WSRC Team approved Short Term Disability (STD) as defined by the WSRC/BSRI Disability Income Plan and you continue to pay your required premiums through payroll deduction.

If you are on an unpaid Leave of Absence, you will be eligible to elect to continue Dependent Life Insurance coverage for a maximum period of 24 months from the start of your WSRC Team approved Leave of Absence, if elected, by paying the required monthly premiums in advance by personal check.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

How the Plan Works

Accidental Death and Dismemberment (AD&D) coverage is a Contributory benefit. This means you must elect to purchase the coverage.

If you purchase the employee option of AD&D coverage, your designated beneficiary will receive benefits if you die within 365 days of a covered accident. You are the beneficiary if you suffer any of the permanent covered losses under the plan.

If you purchase the family option of AD&D coverage, you receive benefits if an eligible family member dies within 365 days of a covered accident or suffers any of the permanent covered losses under the plan.

You can purchase various coverage increments for yourself and/or your family members. If you elect AD&D family coverage, your eligible dependents are covered for one cost (based on the level of coverage you purchase). This means your lawful spouse and all eligible children, if any, regardless of how many children you have.

Benefit Amount

When you complete the Group Life Insurance Application and Deduction Authorization Form, you will be asked to elect the level of coverage you want for yourself and/or your family. If you choose coverage for yourself, your level of coverage can be purchased in increments of \$10,000 up to a maximum of \$300,000.

If you choose family coverage, you can purchase AD&D Insurance coverage for your lawful spouse in increments of \$10,000 up to a maximum of \$100,000.

If you purchase coverage for your spouse, your eligible children are automatically covered in multiples of \$2,000 each, up to a maximum benefit of \$20,000. Your children's coverage is based on the level of coverage you elected for your spouse. You may elect coverage for eligible dependent children with no spouse.

For example, if you purchase \$10,000 worth of coverage for your eligible spouse (referred to as 1 Unit on the Group Life Insurance Application and Deduction Authorization Form), each eligible child will be covered at \$2,000. If you purchase \$30,000 worth of coverage for your spouse (referred to as 3 Units on the Group Life Insurance Application and Deduction Authorization Form), each eligible child will be covered at \$6,000 (\$2,000 x 3).

The amount of coverage you elect (for yourself and/or your family) is known as the "principal sum." That is the amount paid to the appropriate beneficiary in the event of an accidental death.

.....

A percentage of the “Principal Sum” applies in the event of dismemberment, loss of use of a limb or limbs, or total and permanent loss of vision (due to an accident). The death or loss must occur within 365 days of the accident that occurred while you were insured. In addition, the death or loss must be determined by the Life Insurance Company of North America to be the direct result of the accident. The benefit amounts are:

Covered Loss	Benefit
Loss of life	100% of Principal Sum
Loss of two or more hands or feet	100% of Principal Sum
Loss of sight of both eyes	100% of Principal Sum
Loss of one hand or one foot and sight in one eye	100% of Principal Sum
Loss of speech and hearing (in both ears)	100% of Principal Sum
Quadriplegia	100% of Principal Sum
Paraplegia	50% of Principal Sum
Hemiplegia	50% of Principal Sum
Loss of one hand or foot	50% of Principal Sum
Loss of sight in one eye	50% of Principal Sum
Loss of speech	50% of Principal Sum
Loss of hearing (in both ears)	50% of Principal Sum
Loss of all four fingers of the same hand	25% of Principal Sum
Loss of thumb and index finger of the same hand	25% of the Principal Sum

If the covered person sustains more than one covered loss as a result of the same covered accident, benefits will be paid for the covered loss for which the largest available benefit is payable. If the loss results in death, benefits will only be paid under the Loss of Life benefit provision. Any Loss of Life benefit will be reduced by any previously paid, or payable, Accidental Dismemberment benefit. In the event the Accidental Dismemberment benefit equals or exceeds the Loss of Life benefit, no additional benefit will be paid.

Loss of a hand or foot means complete severance through or above the wrist or ankle joint.

Loss of sight means the total, permanent loss of all vision in one eye, which is irrecoverable by natural, surgical or artificial means.

Loss of speech means total and permanent loss of audible communication, which is irrecoverable by natural, surgical or artificial means.

Loss of hearing means total and permanent loss of ability to hear any sound in both ears, which is irrecoverable by natural, surgical or artificial means.

Loss of a thumb and index finger of the same hand or four fingers of the same hand means complete severance through or above the joints between the fingers and the hand of the same hand.

Paralysis or paralyzed means total loss of use of a limb. A physician must determine the loss of use to be complete and irreversible.

Quadriplegia means total paralysis of both upper and both lower limbs.

Hemiplegia means total paralysis of the upper and lower limbs on one side of the body.

Paraplegia means total paralysis of both lower limbs or both upper limbs.

Severance means the complete and permanent separation and dismemberment of the part from the body.

Additional Accident Benefits

Any benefits payable under these Additional Accident Benefits shown below are in addition to any other AD&D benefits payable, provided the covered WSRC Team employee was participating in the Accidental Death and Dismemberment coverage at the time of death and the cause of death must have resulted directly and independently of all other causes from a Covered Accident as determined by the Life Insurance Company of North America..

Additional Accident Benefits	
Insurance Continuation Expense	2% of the Employee's Principal Sum up to \$2,500 per year for a maximum benefit period of 3 years
Seatbelt and Airbag	Seatbelt: 10% of the Principal Sum subject to a maximum benefit of \$10,000 Airbag: 5% of the Principal Sum subject to a maximum benefit of \$5,000
Special Education Benefit – surviving dependent child benefit	2% of the Principal Sum subject to a maximum benefit of \$5,000
Maximum number of annual payments for each surviving child dependent	4
Spouse Retraining benefit	5% of the Principal Sum subject to a maximum benefit of \$5,000

Insurance Continuation Expense Benefit applies if a surviving covered spouse or a surviving covered dependent child is eligible for and elects to continue group medical and dental benefits as may be provided by the WSRC Team for the surviving dependent subject to all of the following conditions and exclusions as noted below:

.....

The covered WSRC Team employee was participating in the Accidental Death and Dismemberment coverage at the time of death and the cause of death resulted directly and independently of all other causes from a Covered Accident as determined by the Life Insurance Company of North America..

- The covered spouse or covered dependent child is also covered under a medical or dental plan sponsored by the WSRC Team at the time death of the WSRC Team employee.
- Notification of applicable coverage continuation is provided by the dependent to the insurance company within 60 days of a covered employee's death.

The benefit equals premiums required to continue insurance described above, up to the maximum scheduled benefit for Insurance Continuation, or if earlier, the dependent is no longer eligible to continue medical and dental coverage sponsored by the WSRC Team. The benefit is payable at the end of each year during which medical and dental insurance is continued and for which a request for reimbursement and proof of premiums paid are submitted to the Life Insurance Company of North America.

Seatbelt and Airbag Benefit applies when the covered person dies directly and independently of all other causes from a Covered Accident while properly wearing a seatbelt (or approved child restraint) and operating or riding as a passenger in an automobile. Automobile includes a self-propelled private passenger motor vehicle with four or more wheels licensed for highway use. Automobile does not include a mobile home or any motor vehicle used in mass or public transit. An additional benefit applies if the covered person was also positioned in a seat protected by a properly functioning and properly deployed Supplemental Restraint System (Airbag).

Verification of proper use of the seatbelt at the time of the covered accident and that the Supplemental Restraint System properly inflated upon impact must be part of an official police report of the covered accident or be certified, in writing by the investigating officer(s) and submitted with the claim to the Life Insurance Company of North America.

Special Education Benefit applies to higher education expenses (in an accredited school of higher learning beyond the 12th grade) for eligible dependent children that are full-time students on the date of the death of the covered WSRC Team employee's Covered Accident.



A qualifying dependent child must enroll as a full-time student at a school of higher learning before reaching the limiting age for dependent eligibility; continue their education as a full-time student; and incur expenses for tuition, fees, books, room and board, transportation and other costs payable directly to, or approved and certified by the school. Claimants must provide satisfactory proof of enrollment and attendance to the Life Insurance Company of North America within 31 days of the end of each year.

Spouse Retraining Benefit enables the covered WSRC Team employee's lawful spouse to obtain occupational or educational training needed for employment if the covered WSRC Team employee dies directly, and independently of all other causes, from a Covered Accident. A covered spouse must have been insured under the Accidental Death and Dismemberment plan on the date of the covered employee's death. The covered employee must have died within one year of a Covered Accident and be survived by an eligible spouse who enrolls, within one year of the employee's death, in any accredited school for the purpose of retraining or refreshing their skills for employment and who incurs expenses payable directly to, or approved and certified by such school.

Exclusions

No benefit will be paid for losses resulting from or caused directly or indirectly by:

1. Intentionally self-inflicted Injury, suicide or any attempt threat while sane or insane;
2. Commission or attempt to commit a felony or an assault;
3. Commission of or active participation in a riot, insurrection or Terrorist Act;
4. Declared or undeclared war or act of war;
5. Flight in, boarding or alighting from an Aircraft or any craft designed to fly above the earth's surface except as a fare-paying passenger on a regularly scheduled commercial airline or as a passenger in a non-scheduled, private aircraft used for pleasure purposes with no commercial intent during the flight:
 - a. Being flown by the covered person or in which the covered person is a member of the crew;
 - b. Is being used for:
 - Crop dusting, spraying or seeding, giving and receiving flying instruction, fire fighting, sky writing, sky diving or hang-gliding, pipeline or power line inspection, aerial photography or exploration, racing, endurance tests, stunt or acrobatic flying; or
 - Any operation that requires a special permit from the FAA, even if it is granted (this does not apply if the permit is required only because of the territory flown over or landed on);
 - c. Designed for flight above or beyond the earth's atmosphere;

-
- d. That is an ultra-light or glider;
 - e. Being used for the purpose of parachuting or skydiving;
 - f. Being used by any military authority, except an aircraft used by the Air Mobility Command or its foreign equivalent;
6. Sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food;
 7. A covered accident that occurs while on active duty service in the military, naval or air force of any country or international organization. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
 8. Injuries that result from a non-occupational accident (applicable to Occupational Accidental Death Benefit only).

Eligibility

If you are a full service employee of the WSRC Team or a DuPont retire/rehire, you are eligible to enroll in Accidental Death and Dismemberment (AD&D) Insurance coverage on your first day of employment. Coverage is effective the first day of the following month.

Eligible Dependents

Your eligible dependents are your current lawful spouse, your unmarried children starting at the age of 14 days and under age 25 who are principally dependent on you for support and are not employed on a full-time basis.

For purposes of the Accidental Death and Dismemberment Insurance plan, a child must meet the following requirements:

- Be 14 days of age but less than 20 years old
- Be a child who is 20 or more years old but less than 25 years old, enrolled in school as a full-time student and primarily supported by the WSRC Team employee.
- Be a child who is 20 or more years old, primarily supported by the WSRC Team employee and incapable of self-sustaining employment by reason of mental or physical handicap. Proof of the child's condition and dependence must be submitted to the Life Insurance Company of North America within 31 days after the date the child ceases to qualify as a dependent for the reasons listed above. During the next two years, the insurance company may require proof of the continuation of such condition and dependence. After that, the insurance company may require proof no more than once a year.

The term "child" as listed above means a child born to or legally adopted by the WSRC Team employee. The term includes a child during any waiting period prior to the finalization of the child's adoption. It also means a stepchild living with the WSRC Team employee or a

.....

child who for whom the WSRC employee has been appointed legal guardian, as long as the child resides with the employee and is dependent on the employee for financial support.

Financial support means that the WSRC Team employee is eligible to claim the child as a dependent for purposes of Federal and State income tax returns.

For the purposes of accidental Death and Dismemberment insurance eligibility, a spouse must be the lawful spouse of the WSRC Team employee and not legally separated or divorced from, or widowed by the WSRC Team employee.

If both you and your spouse are employed by WSRC Team and eligible for this coverage, both of you may enroll and cover the same dependents and each other.

Enrolling for Coverage

Participation in this coverage is voluntary. When you enroll, you may elect AD&D coverage for yourself, and/or your family. You can purchase different levels of coverage, depending on how much AD&D protection you want.

To enroll yourself and/or your eligible family members, you must complete a Group Life Insurance Application and Deduction Authorization Form. Your coverage will begin on the first day of the month following the month you submitted the form to Benefits Administration. Even if you return your form on the first day of the month, your coverage will not begin until the first day of the following month.

Naming a Beneficiary

You are automatically the beneficiary of your dependent's AD&D coverage. In the event of the death of your spouse or any child (if applicable) or any covered dismemberment of your spouse or any applicable child, you will receive the value of their insurance benefit.

You must use the Group Life Insurance Beneficiary Designation Form to name your beneficiary or beneficiaries under the plan. This form designates a person or persons who will receive the value of your AD&D Insurance. The person(s) you name is called your beneficiary(ies).

You may designate a primary and a secondary beneficiary(ies). If you designate both primary and secondary beneficiaries, the order of payment at your death will be:

- The value of your AD&D Insurance will be divided among your primary beneficiaries based on the specified percentage of benefits.
- If no primary beneficiary is living at the time of your death, the value of your AD&D Insurance will be divided among your secondary beneficiaries, based on the specified percentage of benefits.

Your beneficiary can be anyone — your spouse, children, relative, friend, trust, charity or school. If you decide to name more than one person as your beneficiary, you must use the word “and” to establish direct ownership. However, if you do not specify a beneficiary for your AD&D coverage, any benefits will be paid to the beneficiary you designated for your

.....

Non-Contributory Life Insurance.

Changing Your Benefit Amounts

You may increase (or decrease) your AD&D coverage (but not above the maximum for which you are eligible) at any time. Your change will become effective on the first of the month following the date you submit a new Group Life Insurance Application and Deduction Authorization Form requesting an increase in your coverage.

You may terminate your coverage at any time. Coverage will terminate on the last day of the month in which you request termination in writing.

Your Cost for Coverage

Your cost will be based on the level of coverage you choose. Your cost will not be affected by your pay, your age, the age of your spouse, or the number of children you have. The cost for employee coverage is \$.42 per month for each \$10,000 of coverage you purchase. The cost for family coverage is another \$.42 per month for each \$10,000 of coverage you purchase for your spouse. Coverage for your children is included with your spouse's coverage at no additional cost. NOTE: The above rates are reviewed periodically. You will be notified of any changes prior to the effective date of the change.

How Benefits Are Paid

The value of the AD&D benefit will be paid to the appropriate beneficiary or beneficiaries as a lump sum payment.

When Coverage Ends

You and your dependents' eligibility for coverage ends on the last day of the pay period in which you terminate your employment with the WSRC Team, or you cease to make the required contribution.

Coverage Continuation in Special Situations

If you retire, are laid off or your employment with the WSRC Team terminates, your AD&D Insurance ends on the last day of the pay period in which you are no longer a full service employee with the WSRC Team.

If you become temporarily disabled, your AD&D Insurance will remain in effect if you are on a WSRC Team approved Short Term Disability (STD) as defined by the WSRC/BSRI Disability Income Plan and you continue to pay your required premiums through payroll deduction.

If you are on an unpaid Leave of Absence, you will be eligible to continue your AD&D Insurance coverage, if elected; by paying the required monthly premiums in advance by personal check for a maximum period of 24 months from the start of your WSRC Team approved unpaid Leave of Absence.

CLAIM PROVISIONS

The claimant should provide notification of their loss to the WSRC Team People Support Service Center within 30 days of a covered loss. The claimant will need to file a claim and submit proof of loss to the insurance company within 90 days after the loss was incurred.

The Insurance Company has the right, at the expense of the Insurance Company, to examine the insured when and as often as reasonable required while a claim is pending, and to make an autopsy in case of death, unless forbidden by law.

Failure of a claimant to cooperate with the Insurance Company in the administration of the claim may result in termination of the claim. Such cooperation includes, but is not limited to, providing any information or documents needed to determine whether benefits are payable or the actual benefit amount due.

The WSRC Team is required to cooperate with the Insurance Company in the review of claims and applications for coverage. Any information the Life Insurance Company of North America provides in these areas is confidential and may not be used or released by the WSRC Team if not permitted by applicable privacy laws.

If benefits are overpaid, the Life Insurance Company of North America and WSRC Team as the Plan Sponsor, have the right to recover the amount overpaid from you, your spouse's or your dependent child's estate. Erroneous statements will not change the rights and obligations under the Plans and will not operate to grant additional benefits.

Denied Claims

The Plan Administrator has appointed the Life Insurance Company of North America as the named fiduciary for adjudicating claims for benefits under the Plan, and for deciding any appeals of denied claims. The Life Insurance Company of North America shall have the authority, in its discretion, to interpret the terms of the Plan, to decide questions of eligibility for coverage or benefits under the Plan, and to make any related findings of fact. All decisions made by the Insurance Company shall be final and binding on participants and beneficiaries to the full extent permitted by law.

If a claim for benefits is denied, you will receive a written notice within 90 days from the date Life Insurance Company of North America receives your claim. The Life Insurance Company of North America may require more time to review your claim if necessary due to circumstances beyond its control. If this should happen, Life Insurance Company of North America must notify you in writing that its review period has been extended for up to an additional period of 90 days. If this extension is made because you must furnish additional information, the extension period will begin when the additional information is received. You have 45 days to furnish the requested information.



Whenever a claim is denied, you have the right to appeal the decision. You (or your duly authorized representative) must make a written request for appeal to Life Insurance Company of North America within 60 days from the date you received the denial. If you do not make this request within that time, you will have waived your right to appeal.

No action at law or in equity may be brought to recover under the various life insurance and accidental death and dismemberment benefits described less than 60 days after written or authorized electronic proof of loss has been furnished as may be required. No such action may be brought more than three years after the time such written proof of loss must be furnished.

GENERAL PROVISIONS

Assignment of Benefits

You have the right to assign your life insurance benefits. Making an assignment transfers ownership of your benefit to someone else. The insurance is still on your life and you must continue to pay the coverage, but someone else “owns” and controls your coverage. Once coverage has been assigned, the new “owner” has all the rights you once had, such as naming beneficiaries. Your decision to assign your life insurance benefit is irrevocable; you cannot cancel your assignment if you change your mind. If you assign your insurance, you give up your rights to convert your insurance, to designate beneficiaries, and to cancel your coverage. If you assign your life insurance, your benefits from the WSRC Team Plan will not be affected by the assignment until the original assignment or a certified copy of the assignment is filed with the Life Insurance Company of North America and the Plan by submitting the copy of the assignment to the WSRC Team People Support Service Center. The Plan and the Life Insurance Company of North America will not be responsible for the validity or sufficiency of an assignment. An assignment of benefits will operate so long as the assignment remains in force provided insurance under the Plan is in effect. The insurance may not be levied on, attached, garnished, or otherwise taken for a person’s debts. This prohibition does not apply where contrary to law.

Conversion

If your Non-Contributory Life Insurance, Contributory Life Insurance or Dependent Life Insurance coverage terminates or is reduced, for any reason other than your non-payment of premiums, you may be eligible to convert the coverage you lost to an individual policy. The amount of the Life Insurance that you are entitled to convert is normally the amount of group life insurance you lose, but sometimes it may be less. If the group policy terminates or if coverage for a class of employees terminates, insured employees and dependents who were covered for at least three years may convert \$10,000 or the amount of the terminating group insurance, if less.

The cost of coverage depends on your age and the type of coverage you elect. The Life Insurance Company of North America may limit the policy options you can choose. If you wish to convert, your first premium payment must be made within 31 days from the date of your coverage was terminated or reduced. Conversion Life Insurance is not available for accident, disability or other benefits. Your converted life policy will take effect on the 32nd day after your coverage is terminated or reduced.

If you die during the 31-day period, the Life Insurance Company of North America will pay the amount you could have converted to your beneficiary (ies), whether or not you applied for an individual policy or paid your first premium.

The WSRC Team may notify you of your conversion rights when your life insurance coverage ends. However, you are responsible for finding out whether you qualify to convert your insurance coverage and for getting the necessary forms and information from the WSRC Team People Support Service Center and to the Life Insurance Company of North America within the required time periods. If you wish to convert your coverage, you must act promptly and submit your application for the individual policy to the Life Insurance Company of North America within 31 days from the date your coverage was terminated or reduced.

GLOSSARY OF HELPFUL TERMS

Active Service

An employee is considered in Active Service on any day that is a WSRC Team scheduled workday and the WSRC Team employee is performing their regular duties on a full-time basis, either at the WSRC Team usual place of business or at some other WSRC assigned business travel location.

A lawful spouse or dependent child will be considered in Active Service for Dependent Life Insurance and Dependent Accidental Death and Dismemberment Insurance if they are able to perform all of the activities another person of the same age and sex could normally perform without human assistance or supervision and if none of the following applies: 1) they are not a hospital inpatient or receiving outpatient care for chemotherapy or radiation therapy; 2) confined at home under a physician's care for sickness/injury; or 3) receiving disability benefits from any source due to their sickness/injury.

Aircraft

A vehicle which has a valid certificate of airworthiness and is being flown by a pilot with a valid license to operate the Aircraft.

Company

The WSRC Team organization you work for and that provides your benefit program.

Eligibility Service

If you are laid off, your amount of service determines the length of your extended Non-Contributory Life Insurance and Contributory Life Insurance coverage. This includes eligibility service as defined in the WSRC/BSRI Pension Plan.

Insurance Company

Life Insurance Company of North America

Life Insurance Pay

Life Insurance Pay will be calculated using estimated projected earnings for a particular shift. It includes base pay plus a percentage based on estimated shift and Sunday premiums (determined on the base pay rate, assigned shift schedule and projected working schedule). It also includes your annual wages or earnings before any reduction for before-tax savings. Life Insurance Pay excludes occasional overtime or temporary variations from normal working hours, awards under incentive or special compensation plans, and payments for relocation or severance.

Summary Plan Description

Summary Plan Description is a legally required document intended to help you understand your benefits, how the Plan operates, how to file claims, and your rights and responsibilities as a Plan participant. The Summary Plan Description does not describe every feature in the Plan and is not intended to be a full statement of the Plan documents.

ERISA INFORMATION

As a participant in WSRC Team's benefits program, you are entitled to certain rights and protection under the Employee Retirement Income Security Act of 1974 (ERISA). The official plan documents, which govern the Life Insurance Plan, dictate the actual operation of the plan and the payment of benefits. For more information on your ERISA rights and administration of the plan, refer to the General Information book.

Future of the Plan

While the Company intends to continue the benefits and policies described in this booklet, the Company reserves the right to suspend, modify, or terminate these Plans at its discretion at any time.

06H01366-kp

