

ACCIDENTAL DEATH AND DISMEMBERMENT

If you suffer any of the losses shown below, and are under the age of 70, as the result of an injury caused solely by external, violent and accidental means and submit a claim within 365 days of the date of such injury, **you and your eligible dependents** may be eligible to receive a benefit as follows:

BENEFITS

FOR LOSS OF:	Member (\$)	Spouse (\$)	Children (\$)
Life (Principle Sum)	200,000	60,000	8,000
Both Hands or Both Feet	200,000	60,000	32,000
Entire Sight of Both Eyes	200,000	60,000	32,000
One Hand and One Foot	200,000	60,000	32,000
One Hand and Entire Sight of One Eye	200,000	60,000	8,000
One Foot and Entire Sight of One Eye	200,000	60,000	8,000
Speech and Hearing in Both Ears	200,000	60,000	32,000
One Arm or One Leg	150,000	45,000	16,000
One Hand or One Foot	150,000	45,000	8,000
Entire Sight of One Eye	150,000	45,000	6,000
One Entire Finger of Either Hand	33,333	10,000	1,334
Speech or Hearing in Both Ears	150,000	45,000	16,000
Thumb and Index Finger of Same Hand	66,666	20,000	2,667
Four Fingers of the Same Hand	66,666	20,000	2,667
Hearing in One Ear	66,666	20,000	2,667
All Toes of the Same Foot	50,000	15,000	2,000
Thumb of Either Hand	50,000	15,000	2,000
Brain Death	200,000	60,000	8,000
Partial Loss of Finger	10,000	0	0

FOR LOSS OF USE OF:	Member (\$)	Spouse (\$)	Children (\$)
Both Arms or Both Feet or Both Hands or Both Legs	400,000	120,000	16,000
One Hand or One Foot	150,000	45,000	6,000
One Arm or One Leg	150,000	45,000	6,000
Thumb and Index Finger of the Same Hand	66,666	20,000	2,667

FOR TOTAL PARALYSIS OF:	Member (\$)	Spouse (\$)	Children (\$)
Quadriplegia / Paraplegia / Hemiplegia	600,000	180,000	80,000

DEFINITIONS

"**Loss**" shall mean, with respect to hand or foot, actual severance through or above the wrist or ankle joint; with respect to arm or leg, actual severance through or above the elbow or knee joint; with respect to eye, the total and irrecoverable loss of sight; with respect to speech, the total and irrecoverable loss of speech which does not allow audible communication in any degree; with respect to hearing, the total and irrecoverable loss of hearing which cannot be corrected by any hearing aid or device; with respect to thumb and index finger or loss of four fingers of the same hand, the actual severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers of the hand); with respect to loss of entire finger actual severance through or proximal to the first phalange; with respect to partial loss of finger, actual severance through or above the distal phalange but not through or above the proximal phalange with regard to toes, the actual severance through or above the matatarsophalangeal joints (the joints between the toes and the foot) of the same foot. If the insured suffers complete severance of a hand, foot, arm or leg as described above, the benefit amount specified above will be paid even if the severed limb is surgically reattached, whether successful or not.

"**Loss**" as used with reference to Quadriplegia (paralysis of both upper and lower limbs), Paraplegia (paralysis of both lower limbs) and Hemiplegia (paralysis of upper and lower limbs of one side of the body), means the complete and irrecoverable paralysis of such limbs.

"**Loss of Use**" shall mean the total and irrecoverable loss of function of an arm, hand or leg, provided such loss of function is continuous for twelve consecutive months and such loss of function is thereafter determined on evidence satisfactory to the insurer.

"**Brain Death**" means irreversible unconsciousness with total loss of brain function; and complete absence of electrical activity of the brain, even though the heart is still beating.

ADDITIONAL BENEFITS

BENEFITS	Maximum Benefit Up to (\$)
Repatriation (Return Home) Benefit	15,000
Rehabilitation Benefit	15,000
Family Transportation Benefit	15,000
Spousal Occupational Training Benefit	15,000
Home Alteration & Vehicle Modification	10% of Insured Person's Principle Sum
Day Care and Special Education Benefit	5% of Insured Person's Principle Sum up to 5,000
Parental Care Benefit	10% of Insured Person's Principle Sum up to 5,000
Seat Belt Benefit	10% of Insured Person's Principle Sum
Identification / Critical Illness Benefit	10% of Insured Person's Principle Sum up to 10,000
In-Hospital Indemnity	1% of Insured Person's Principle Sum per month
Bereavement	1,000
Cosmetic Disfigurement (Third Degree Burn)	25,000

* Contact the Administrative Agent for more information.

EXCLUSIONS AND LIMITATIONS

No benefit will be paid for:

- Intentionally self-inflicted injuries, suicide or attempted suicide, while sane or insane.
- War or any act thereof.
- Flying in aircraft owned or leased by your employer, yourself or a member of your household, or aircraft being used for any test or experimental purpose, firefighting, pipeline inspection or power line inspection.
- Flying as pilot or crew member in any aircraft or device for aerial navigation.
- Full-time, active duty in the armed forces.

INCOME TAX

Under current tax law, Accidental Death and Dismemberment premiums paid to an insurance company are taxed as income to the member in the calendar year in which it was received. Members who were covered for this benefit in the previous calendar year will receive a T4A every February from the Administrative Agent that indicates the total amount of premium paid in the prior year.

Any Accidental Death and Dismemberment premiums paid on behalf of the member (shown on the T4A) must be reported by the member as income in the member's annual income tax return.

GENERAL INFORMATION

The eligibility and benefit provisions set out above are general and for information only. The benefit booklet is not, in itself, a legal contract. The terms and conditions of the insurance policies take precedence in case of dispute. Should you require further information on eligibility or benefits, please contact the Administrative Agent.