Regence
Life and Health

This summary is provided for your convenience only and is not a formal part of your policy. It is not a summary plan description or a summary of material modifications. It is an informal summary of your policy only and does not include all policy provisions. It will not be updated to include future benefit changes unless you request it. It includes only those benefits as of the date specified at the top of each page of this summary. Any deviations between this summary and the actual policy will be governed by the actual policy provisions.

Evergreen Security Trust
Life and Accidental Death & Dismemberment (AD&D)
Benefits as of 1/1/11

CONTRACT PROVISION	
Basic Life Insurance / AD&D	Each employer chooses one of the following plans: Plan 1 is mandatory, the employer may choose Plan 2 or Plan 3 Plan 1 $10,000 Plan 2 $25,000 Plan 3 $50,000
Age Reduction	Benefits reduce to: / At age: 60% / 70 40% / 75 30% / 80
AD&D Schedule	100% for: Life Both hands Both feet Sight of both eyes One hand and one foot One hand and sight of one eye One foot and sight of one eye Quadriplegia 50% for: One hand One foot Sight of one eye Paraplegia Hemiplegia
Seat Belt Benefit	Equal to AD&D benefit to a $50,000 maximum.
Accelerated Benefit	Available to eligible employees who are diagnosed with a terminal illness and have a life expectancy of less than 24 months. The insured may apply for up to 50% of the basic life insurance in force. The remaining % of benefit the employee does not elect is payable to the beneficiary upon the employee's death.
Waiver of Premium Total Disability Definition	Unable to work at any employment or occupation for which he/she is or becomes qualified by reason of education, training or experience and is not in fact engaged in any employment or occupation for wage or profit because of disability.
Waiver of Premium	Must be disabled prior to age 60. Waiver begins after employee has been totally disabled for 6 continuous months.
Waiver of Premium Termination	Provided employee remains disabled, does not terminate until the employee reaches age 70.
Basic Life Insurance Exclusions	None
Basic AD&D Insurance Exclusions	Suicide or attempted suicide, riot, war or act of war, military service, felony, voluntary use of a controlled substance.
Coverage Termination	Basic Life Coverage continues 31 days past the date of employment termination (through the conversion privilege).
Eligibility	All employees enrolled in the Basic Life Plan. Coverage is provided for each eligible dependent of the insured, regardless of the number.
Dependent Life Benefits	$2,000 Spouse, $1,000 per Child
Eligible Dependents	Legal spouse and children to age 25. Eligible children are natural children, foster children, step children or legally adopted children who depend upon the employee for support and either live with the employee or are a full-time student.
Exclusions	None
Coverage Termination	Dependent Life coverage continues 31 days past the date of employee's employment termination (through the conversion privilege).