Voluntary Accidental Death and Dismemberment Plan

THE FOLLOWING BRIEF DESCRIPTIONS ARE ONLY INTENDED TO GIVE YOU AN IDEA OF THE ACCIDENTAL DEATH & DISMEMBERMENT PLAN. REFER TO THE CERTIFICATE OF INSURANCE LOCATED AT hr.fcoe.org/benefits FOR FULL DETAILS.

DESCRIPTION OF COVERAGE
This plan offers protection on a worldwide basis, 24 hours a day, 365 days a year against any covered accident in the course of business or pleasure, including accidents on or off the job, in or away from the home, commuting, traveling by train, airplane, automobile, or other public and private conveyances. It also covers accidents while riding as a passenger in any licensed civilian aircraft or in any aircraft operated by the Military Airlift Command. The benefits provided are payable in addition to any other insurance which may be in effect at the time of the accident.

ELIGIBILITY
All active, regular employees working 30 hours per week or more of the Policyholder and all County Board and Personnel Commission Members of the Policyholder on the U.S. payroll. Coverage shall become effective on the first of the month following the date the enrollment form is received by the Policyholder. If hired during June or July, coverage shall become effective September 1 provided the enrollment form is received by the Policyholder.

WHAT COVERAGES ARE INCLUDED IN THE POLICY?

ACCIDENTAL DEATH BENEFIT
If a Covered Person dies as a result of an Injury, We will pay the Principal Sum. The death must occur within 365 days of the Injury. If the conveyance in which a Covered Person is riding disappears, is wrecked, or sinks, and the Covered Person is not found within 365 days of the event, We will presume that the person lost his or her life as a result of Injury. If travel in such conveyance was covered under the terms of the Policy, We will pay the Principal Sum, subject to all Policy terms. If a Covered Person is exposed to weather because of an accident and this results in a loss of life, We will pay the Principal Sum, subject to all Policy terms.

ACCIDENTAL DISMEMBERMENT BENEFIT
If an Injury to a Covered Person results in any of the following Losses, We will pay the benefit shown. The Covered Loss must occur within 365 days of the accident.

The benefit amounts are based on the Covered Person’s Principal Sum.

Loss of

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Loss of Use of

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ENHANCED BENEFITS INCLUDED IN THE POLICY

MONTHLY COMA BENEFIT
If a Covered Person sustains an Injury within 365 days of a covered accident, and such Injury causes the Covered Person to be in a Coma for at least 31 consecutive days, We will pay a Monthly Coma Benefit. The Monthly Coma Benefit is equal to 1% of the Covered Person’s Principal Sum, and shall be paid each month the Covered Person remains in a Coma following the initial 31 day period.
COMMON CARRIER BENEFIT
If a Covered Person sustains an Injury that is covered under the Accidental Death Benefit Coverage, We will pay, in addition to all other benefits payable, a Common Carrier Benefit, provided the Covered Person receives the Injury while a passenger riding in or on, boarding, or getting off a Common Carrier. Such benefit shall be equal to the lesser of $250,000 or 50% of Your Principal Sum.

CONTINUATION OF INSURANCE BENEFIT
If You enrolled in the Family Plan, and suffer a loss of life covered under the Accidental Death Benefit, all Coverage’s and Enhanced Benefits under the Policy which were in force on the date of the loss, with respect to Covered Persons other than You, are continued automatically for 365 days after the date of Your loss at no additional cost.

ENHANCED DISMEMBERMENT BENEFIT FOR CHILDREN
If You enrolled in the Family Plan and Your Covered Child suffers an Injury and is eligible for an Accidental Dismemberment Benefit, We will pay You, in addition to the benefit calculated pursuant to the Accidental Dismemberment Benefit, an additional enhanced benefit which will be equal to the lesser of the benefit provided by the Accidental Dismemberment Benefit or $50,000.

HIGHER EDUCATION BENEFIT
If You selected the Family Plan, and suffer a loss of life which is covered under the Accidental Death Benefit, We will pay, in addition to all other benefits payable under the Policy, a “Higher Education Benefit” to each Covered Child. The Higher Education Benefit that will be paid by Us is equal to 5% of Your Principal Sum, to a maximum of $5,000. This amount shall be paid annually for four consecutive years if Your Covered Child continues his or her education. Before this benefit is paid each year, Your Covered Child must present written proof, acceptable to Us, that he or she is attending an institution of higher learning on a full-time basis. If, at the time of the accident, the Family Plan is selected, but there are no dependent children who qualify for this benefit, We will pay an additional benefit of $1500 to Your designated beneficiary.

REHABILITATION BENEFIT
If You suffer an Injury which causes You to receive an Accidental Dismemberment Benefit under the Policy, We will pay an additional amount for the Reasonable and Customary expenses actually incurred for Rehabilitation Training in an amount equal to the lesser of:

1. the actual expenses that are incurred within two years from the date of Your accident for the Rehabilitation Training;
2. $5,000; or
3. 5% of Your Principal Sum.

SEAT BELT BENEFIT
If a Covered Person suffers a loss of life covered under the Accidental Death Benefit, and the Injury which caused the accidental death directly resulted from an automobile accident, We shall pay to the beneficiary an additional benefit, which equals 10% of the Principal Sum up to a maximum $25,000.

SPOUSE RETRAINING BENEFIT
If You enrolled in the Family Plan and suffer a loss of life covered under the Accidental Death Benefit, We shall pay to, or on behalf of, Your Covered Spouse, the actual cost of any professional or trade-training program in which Your Covered Spouse has enrolled, provided:

1. the purpose of the training program is to obtain an independent source of support and maintenance;
2. the actual cost is incurred within 30 months from Your death; and
3. the professional or trade training program is licensed by the state.

The maximum total payment available under this benefit shall be $5,000.

CONVERSION PRIVILEGE
If Your insurance ceases for reasons other than termination of the Policy or nonpayment of premium, You are entitled to convert Your coverage to an Individual Accidental Death or Dismemberment Policy (IAD Policy) or to a Family AD&D Policy (FAD Policy) if the Family Plan was selected. The new IAD or FAD Policy will be on one of Our forms and may not include all the Coverage’s and Enhancements of the Group Policy. You must make a written application for the IAD or FAD Policy within 31 days of the cessation of insurance under the Group Policy. You do not have to show proof of good health.