

**Wasco County Employees
Benefits as of January 1, 2008
Policy No. OR 054480**

Life and Accidental Death & Dismemberment (AD&D)																			
Basic Life Insurance	\$5,000																		
Basic AD&D Insurance	\$5,000																		
Age Reduction	<p>If you are still working the required number of hours to be eligible for this insurance at age 70, your benefits will reduce according to the following scale.</p> <table style="width: 100%; border: none;"> <thead> <tr> <th style="text-align: left;"><u>Benefits reduce to:</u></th> <th style="text-align: left;"><u>At age:</u></th> </tr> </thead> <tbody> <tr> <td>65%</td> <td>70</td> </tr> <tr> <td>45%</td> <td>75</td> </tr> <tr> <td>30%</td> <td>80</td> </tr> <tr> <td>20%</td> <td>85</td> </tr> <tr> <td>15%</td> <td>90</td> </tr> <tr> <td>10%</td> <td>95</td> </tr> </tbody> </table>	<u>Benefits reduce to:</u>	<u>At age:</u>	65%	70	45%	75	30%	80	20%	85	15%	90	10%	95				
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AD&D Schedule	<p>If due to an accident you lose a limb, sight of an eye or become paralyzed, the following benefits are available.</p> <table style="width: 100%; border: none;"> <thead> <tr> <th style="text-align: left;"><u>100% of the Basic AD&D:</u></th> <th style="text-align: left;"><u>50% of the Basic AD&D</u></th> </tr> </thead> <tbody> <tr> <td>Life</td> <td>One hand</td> </tr> <tr> <td>Both hands</td> <td>One foot</td> </tr> <tr> <td>Both feet</td> <td>Sight of one eye</td> </tr> <tr> <td>Sight of both eyes</td> <td>Paraplegia</td> </tr> <tr> <td>One hand and one foot</td> <td>Hemiplegia</td> </tr> <tr> <td>One hand and sight of one eye</td> <td></td> </tr> <tr> <td>One foot and sight of one eye</td> <td></td> </tr> <tr> <td>Quadriplegia</td> <td></td> </tr> </tbody> </table>	<u>100% of the Basic AD&D:</u>	<u>50% of the Basic AD&D</u>	Life	One hand	Both hands	One foot	Both feet	Sight of one eye	Sight of both eyes	Paraplegia	One hand and one foot	Hemiplegia	One hand and sight of one eye		One foot and sight of one eye		Quadriplegia	
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Seat Belt Benefit	If you die in an automobile accident and were wearing your seat belt, your beneficiary(ies) will collect a \$5,000 seat belt benefit in addition to the Basic Life and Basic AD&D benefits described above.																		
Accelerated Benefit	You may collect part of your basic life insurance prior to death if you are diagnosed as terminally ill and have a life expectancy of less than 6 months. You may apply for up to 50% of the basic life insurance in force. The remaining % of benefit you do not elect is payable to your beneficiary upon your death.																		
Total Disability	If you become totally disabled (as defined by the policy) prior to age 60 and are disabled for at least 6 consecutive months, your basic life insurance may be continued without further premium payment by either your employer or you.																		
Basic Life Insurance Exclusions	None.																		
AD&D Insurance Exclusions	Suicide or attempted suicide, riot, war or act of war, military service, felony, voluntary use of a controlled substance, bacterial infections not the result of an injury.																		

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VIP Plus - Voluntary Life Insurance (Payroll Deduction)																									
Eligibility	Employees enrolled in the basic life plan and their spouses.																								
Amounts Available	<ul style="list-style-type: none"> - \$10,000 to \$300,000 in \$10,000 increments. - Spouses do not need to select the same amount of coverage as the employee. - All dependent children from birth to 6 months of age are automatically insured (upon the applicants approval) for \$100 and children 6 months to 23 years of age for 5% of the insured's face amount. 																								
Age Reduction	<p>If you are still working the required number of hours to be eligible for this insurance at age 70, your benefits will reduce according the following scale.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Benefits reduce to:</u></th> <th style="text-align: left;"><u>At age:</u></th> </tr> </thead> <tbody> <tr> <td>65%</td> <td>70</td> </tr> <tr> <td>45%</td> <td>75</td> </tr> <tr> <td>30%</td> <td>80</td> </tr> <tr> <td>20%</td> <td>85</td> </tr> <tr> <td>15%</td> <td>90</td> </tr> <tr> <td>10%</td> <td>95 and over</td> </tr> </tbody> </table>	<u>Benefits reduce to:</u>	<u>At age:</u>	65%	70	45%	75	30%	80	20%	85	15%	90	10%	95 and over										
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Underwriting and Effective Date	All amounts of coverage applied for require a Health Statement to be submitted and approved by Regence Life and Health for both employees and spouses. If approved, coverage will be effective first of the month following the date of approval. In some cases, we may request a Paramed Exam. If requested, the Paramed Exam will be at Regence Life and Health's expense.																								
Total Disability	If you become totally disabled (as defined by the policy) prior to age 60 and are disabled for at least 6 consecutive months, your voluntary life insurance may be continued without further premium payment by either your employer or you.																								
Cost - Rates	<p>Premiums are based on the applicant's age and are paid through payroll deduction.</p> <p style="text-align: center;"><u>Monthly Rate per \$10,000 of Coverage</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Age</th> <th style="text-align: left;">Rate</th> <th style="text-align: left;">Age</th> <th style="text-align: left;">Rate</th> </tr> </thead> <tbody> <tr> <td>Under age 30</td> <td>\$1.00</td> <td>50-54</td> <td>7.00</td> </tr> <tr> <td>30-34</td> <td>1.10</td> <td>55-59</td> <td>12.10</td> </tr> <tr> <td>35-39</td> <td>1.40</td> <td>60-64</td> <td>14.00</td> </tr> <tr> <td>40-44</td> <td>2.40</td> <td>65-69</td> <td>24.50</td> </tr> <tr> <td>45-49</td> <td>4.20</td> <td></td> <td></td> </tr> </tbody> </table> <p>For over age 70 rates, please see your certificate for details.</p>	Age	Rate	Age	Rate	Under age 30	\$1.00	50-54	7.00	30-34	1.10	55-59	12.10	35-39	1.40	60-64	14.00	40-44	2.40	65-69	24.50	45-49	4.20		
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Exclusions	No benefits are payable if death is due to suicide or attempted suicide during the first two years of coverage.																								