

This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details.

**Wasco County Sheriff
Benefits as of January 1, 2008
Policy No. OR 054498
All Employees, except for Safety Officers**

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 from 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;"> <tr> <td style="text-align: left;"><u>Benefits reduce to:</u></td> <td style="text-align: right;"><u>At age:</u></td> </tr> <tr> <td>65%</td> <td style="text-align: right;">70</td> </tr> <tr> <td>45%</td> <td style="text-align: right;">75</td> </tr> <tr> <td>30%</td> <td style="text-align: right;">80</td> </tr> <tr> <td>20%</td> <td style="text-align: right;">85</td> </tr> <tr> <td>15%</td> <td style="text-align: right;">90</td> </tr> <tr> <td>10%</td> <td style="text-align: right;">95 and over</td> </tr> </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.																								
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Wasco County Sheriff

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Benefits as of January 1, 2008 All full Time Safety Officers

Life and Accidental Death & Dismemberment (AD&D)																			
Basic Life Insurance	All full time Safety Officers \$5,000																		
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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;"> <tr> <td style="text-align: left;"><u>100% of the Basic AD&D:</u></td> <td style="text-align: right;"><u>50% of the Basic AD&D</u></td> </tr> <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> </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 benefit in addition to the Basic Life and Basic AD&D benefits described above.																		
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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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**Wasco County Sheriff
Benefits as of January 1, 2008
Policy No. OR 054498
All Full Time Safety Officers**

Statutory Accidental Death & Dismemberment (AD&D) Occupational Injury & Disease Coverage	
Statutory AD&D Schedule	All full time Safety Officers: \$10,000.
Definition of Covered Death	Death due to accidental bodily injury during working hours. Disease due to disease or infection arising from the scope of employment. Death due to silicosis (disease of the lungs). Death due to cardiovascular or hypertensive disease. Death due to any other disease of lungs or respiratory tract or renal disease. See policy for complete details.
Benefit Payable	Eligible employee must die no later than 365 days after the last day of active duty and the cause of death must have originated before the termination of the employee's group Statutory AD&D plan.
Exclusions	Suicide, attempted suicide or intentional self-inflicted injury, war or act of war, military service, committing or attempting to commit a felony and drugs or chemical compounds unless prescribed by a physician.

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Benefits as of January 1, 2008
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**Wasco County Sheriff
Benefits as of January 1, 2008
Policy No. OR 054498
Sheriff Reservists**

**Statutory Accidental Death & Dismemberment (AD&D)
Occupational Injury & Disease Coverage**

Statutory AD&D Schedule	Reservists	\$10,000.
Definition of Covered Death	Death due to accidental bodily injury during working hours. Disease due to disease or infection arising from the scope of employment. Death due to silicosis (disease of the lungs). Death due to cardiovascular or hypertensive disease. Death due to any other disease of lungs or respiratory tract or renal disease. See policy for complete details.	
Benefit Payable	Eligible employee must die no later than 365 days after the last day of active duty and the cause of death must have originated before the termination of the employee's group Statutory AD&D plan.	
Exclusions	Suicide, attempted suicide or intentional self-inflicted injury, war or act of war, military service, committing or attempting to commit a felony and drugs or chemical compounds unless prescribed by a physician.	