

Personal Accident Insurance for CSAC Excess Insurance Authority *Life Insurance*

Personal Accident Insurance provides additional protection for your loved ones in the event you are killed or severely injured in a covered accident. Personal Accident Insurance can help you or your family deal with expenses and financial obligations that arise in the wake of a serious accident.

Program Basics

- In addition to any Basic Life Insurance your employer may provide, eligible employees may elect more coverage by enrolling in a Personal Accident Insurance plan.
- Personal Accident Insurance pays benefits for a covered accident resulting in the loss of limbs, sight or life. Other losses may also be covered under your employer's plan. Unless otherwise indicated in the certificate, benefits are paid directly to you or your beneficiary.
- Personal Accident Insurance is underwritten by ReliaStar Life Insurance Company, a member of the ING family of companies.

Coverage Available

For You:

- Elect Personal Accident Insurance coverage from \$25,000 to \$500,000 in \$25,000 increments.
- Personal Accident Insurance amounts reduce to 65% of original coverage at age 70, to 45% of the original amount at age 75, to 30% of the original amount at age 80 and 15% at age 85.
- Refer to your certificate for provisions regarding Termination of insurance.

For Your Family:

- Spouse or Domestic Partner coverage is equal to 50% of Employee's principal sum not to exceed \$150,000 or 10 times employee's annual salary if children are also covered.
- Spouse or Domestic Partner coverage is equal to 60% of Employee's principal sum not to exceed \$150,000 or 10 times employee's annual salary if children are not covered.
- Child(ren) (each) coverage is equal to the lesser of \$75,000 or 10% of Employee's Principal sum, if Spouse/Domestic Partner is also covered.
- Child(ren) (each) coverage is equal to the lesser of \$75,000 or 15% of Employee's Principal sum, if Spouse/Domestic Partner is not covered.
- Dependent Spouse/Domestic Partner coverage terminates when your spouse/domestic partner is no longer a dependent as defined by your certificate of insurance. Refer to your certificate for provisions regarding Termination of dependent's insurance.

Life Insurance Rate Information

- Rates shown are guaranteed through July 1, 2014.
- To keep your coverage in force, premiums are payable up to the date of coverage termination.

How To Use This Chart

To determine your monthly premium cost:

1. Select the total amount of Personal Accident coverage you want.
2. Divide by 1,000.
3. Multiply by the rate shown on the chart for your age.

PERSONAL ACCIDENT RATE CHART (Cost Per 24 Pay Periods/ Per \$1,000 of Coverage)

Age of Employee [or Spouse/Domestic Partner]	Rate per \$1,000 of coverage
Employee only	\$.030
Family	\$.043

Example

Ann Smith applies for \$100,000 of Personal Accident Insurance for herself and \$100,000 of Personal Accident for her Spouse.

She follows these steps for Employee for Personal Accident Insurance coverage:
\$100,000 divided by 1,000 = 100
100 times .030 = 3.00

Her monthly premium for \$100,000 of Personal Accident Insurance and \$100,000 of Personal Accident Insurance coverage for her spouse is: **\$4.30.**

This is a summary of benefits only. A complete description of benefits and limitations will be provided in the certificate of coverage. All coverage is subject to the terms and conditions of the group policy. To keep coverage in force, premiums are payable up to the date of coverage termination. Insurance products and services are provided by ReliaStar Life Insurance Company, a member of the ING family of companies. Policy form HP09GP (may vary by state).