

**YOUR  
GROUP  
LIFE INSURANCE  
PLAN**



# CONTENTS

CERTIFICATION PAGE .....	1
SCHEDULE OF BENEFITS .....	2
Life Insurance .....	2
Accidental Death and Dismemberment (AD&D) Insurance .....	2
Repatriation Benefit .....	3
Accelerated Life Benefit - Applicable only to Class 1 .....	3
Dependent Life Insurance - Applicable only to Classes 1, 3, and 4 .....	3
MEMBER'S INSURANCE .....	4
DEPENDENT'S INSURANCE .....	6
LIFE INSURANCE .....	8
Member's Insurance .....	8
Repatriation Benefit .....	8
Accelerated Life Benefit .....	8
Accidental Death & Dismemberment (AD&D) Insurance .....	10
Dependent's Life Insurance .....	13
CONVERSION RIGHTS .....	14
CLAIM PROCEDURES .....	15
GENERAL PROVISIONS .....	16
DEFINITIONS .....	17

**RECEIPT OF ACCELERATED BENEFITS MAY BE TAXABLE. YOU SHOULD SEEK ASSISTANCE FROM A PERSONAL TAX ADVISOR IN ORDER TO ASSESS POSSIBLE TAX IMPLICATIONS.**

B-11687 (5-10)

**RELIASTAR LIFE INSURANCE COMPANY  
Minneapolis, Minnesota 55440**

ReliaStar Life Insurance Company (ReliaStar Life) certifies that it has issued the Group Policy listed below to the Policyholder. All benefits are controlled by the terms and conditions of the Group Policy. The Group Policy is on file in the Policyholder's office. You may look at the Group Policy there.

**Group Policy Number  
66246-1ASSNLFG**

**Policyholder  
Louisiana Sheriff's Association**

The insurance included in this certificate applies to you only if you have elected and are insured for it.

The Dependent's Insurance part of this certificate applies to you only if you are insured for it.

Your beneficiary is the last beneficiary you named, according to the records on file in ReliaStar Life's Home Office or on file with the Plan Administrator, if applicable. You may change your beneficiary any time, according to the terms of the Group Policy.

The certificate summarizes and explains the parts of the Group Policy which apply to you. This certificate is not an insurance policy. In any case of differences or errors, the Group Policy rules.

This certificate replaces any other certificates ReliaStar Life may have given you under the Group Policy.



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Registrar

# SCHEDULE OF BENEFITS

## Life Insurance

	<b>Amount of Life Insurance*</b>
Class 1 - Active members working full-time	2.5 times your Annual Earnings, rounded to the nearest \$1,000 multiple, not to exceed a maximum of \$400,000
Class 2 - Active members working part-time, auxilliary members, and reserve deputies	NONE
Class 3 - Members retired prior to July 1, 2005	An amount equal to the amount of Life Insurance in effect under a prior plan on June 30, 2005
Class 4 - Members retired on or after July 1, 2005	
• Choice of:	NONE; \$10,000; or 2.5 times your Annual Earnings as of the day before you retire rounded to the nearest \$1,000 multiple, not to exceed a maximum of \$400,000

## Accidental Death and Dismemberment (AD&D) Insurance

	<b>Full Amount of AD&amp;D Insurance*</b>
Class 1	
• Loss resulting from a Line of Duty Accident	2.5 times your Annual Earnings plus \$50,000, rounded to the nearest \$1,000 multiple, not to exceed a maximum of \$450,000
• Any other Loss	2.5 times your Annual Earnings, rounded to the nearest \$1,000 multiple, not to exceed a maximum of \$400,000
Class 2	
• Loss resulting from a Line of Duty Accident	\$50,000
• Any other Loss	NONE
Classes 3 and 4	NONE

\*Beginning on and after your 65th birthday, ReliaStar Life decreases the amount of your insurance. ReliaStar Life pays a percentage of the amount otherwise payable –

- from your 65th birthday to age 70, ReliaStar Life pays 75%.
- from your 70th birthday and after, ReliaStar Life pays 50%.

The reduction due to age does not apply to Class 4 members who elect the \$10,000 coverage option.

**Annual Earnings** – your annual rate of earnings from your employer. Your annual earnings will be based on your earnings in effect on your last full day of active work. Annual earnings includes:

- Contributions you make through a salary reduction agreement with your employer to:
  - an Internal Revenue Code (IRC) Section 401(k), 403(b), 408(k), or 457 deferred compensation arrangement; or
  - an executive nonqualified deferred compensation arrangement.
- Amounts contributed to your fringe benefits according to a salary reduction agreement under an IRC Section 125 plan.
- Shift differential pay.

Annual earnings does not include:

- bonuses.
- overtime pay.
- any other extra compensation.
- your employer's contributions on your behalf to any deferred compensation arrangement or pension plan.

## SCHEDULE OF BENEFITS

### Repatriation Benefit

This benefit is equal to 10% of your amount of Life Insurance in force, or \$5,000, whichever is less.

### Accelerated Life Benefit - Applicable only to Class 1

This benefit is equal to 75% of your amount of Life Insurance in force, or \$500,000, whichever is less. However, if your amount of insurance is scheduled to reduce within 12 months of the date you apply for this benefit, your benefit will be based on the reduced amount. You must have at least \$10,000 in Life Insurance coverage in force to qualify for this benefit.

### Dependent Life Insurance - Applicable only to Classes 1, 3, and 4

	Amount of Life Insurance
Spouse	
• Effective July 1, 2008	\$4,000
• Effective July 1, 2009	\$10,000
Child (each)	
• Effective July 1, 2008	\$2,000
• Effective July 1, 2009	\$10,000

### Proof of Good Health for Life Insurance

All members must complete an application form for any new coverage or to increase coverage when proof of good health is required.

Proof of good health will be required if any of the situations described below apply:

- For any amount of Life Insurance if you apply more than 31 days after the date you become eligible.
- For any elected increase to your amount of Life Insurance.
- For any amount of Dependent's Life Insurance if you apply more than 31 days after the date you become eligible for Dependent's Insurance.

# MEMBER'S INSURANCE

## **Eligibility**

The member is eligible on the later of the following dates:

- The Group Policy's Effective Date.
- The date the employee begins continuous service with a member of the Policyholder.

The member must meet the following conditions to become insured:

- Be actively at work.
- Be eligible for the insurance.
- Give to ReliaStar Life proof of good health it accepts, with or without expense to ReliaStar Life as applicable, if requested.

## **Effective Date of Member's Insurance**

The Member's Insurance starts on the first day of the month on or after the later of the following dates:

- ReliaStar Life approves your proof of good health;
- Your premium is received;
- You become eligible for insurance; or
- You apply for insurance, if proof of good health is not required.

## **Effective Date of Change in Amount of Insurance**

If there is an increase in the amount of your insurance, the increase will take effect on:

- The first day of the month on or after the date of the increase, if you are actively at work on the date of the increase.
- The date you return to active work if you are not actively at work on the first day of the month on or after the date of the increase.
- The first day of the month on or after the date of the increase, if the first day of the month is a nonworking day and you were actively at work on your last scheduled working day before the non-working day.

The amount of your insurance decreases on the date of change in your class or earnings.

Changes due to age are effective on the first day of the month in which your age changes, if your age changes on the first through the fifteenth day of the month; or on the first day of the following month if your age changes on the sixteenth through the last day of the month.

## **Termination of Insurance**

Your insurance stops on the earliest of the following dates:

- The date you were last actively at work for a member of the Policyholder.
- The date you are no longer eligible for insurance under the Group Policy.
- The date the Group Policy stops.
- The end of the period for which you paid premiums, if you do not make the next required premium contribution when due.
- For Accelerated Life Benefit, the date your Life Insurance stops.
- For AD&D Insurance, the date your Life Insurance stops.

ReliaStar Life stops providing a specific benefit to you on the date that benefit is no longer provided under the Group Policy.

## **Family and Medical Leave Act of 1993**

Certain employers are subject to the FMLA. If you have a leave from active work certified by your employer, then for purposes of eligibility and termination of coverage you will be considered to be actively at work. Your coverage will remain in force so long as you continue to meet the requirements as set forth in the FMLA.

# MEMBER'S INSURANCE

## **Continuation of Insurance**

If you cease to be a Member because you are working less than the required minimum number of hours, your insurance may be continued. Premiums must be paid. Your continuation of insurance is subject to all other terms of the Group Policy.

Your insurance will be continued during the following periods, unless your insurance ends as provided in the Termination of Insurance provision.

- While your employer is paying you at least the same annual earnings paid to you immediately before you ceased to be a Member.
- While your ability to work is limited because of sickness or injury.
- During the first 60 days of:
  - a temporary layoff; or
  - a strike, lockout, or other general work stoppage caused by a labor dispute between your collective bargaining unit and your employer.
- During a leave of absence if continuation of your insurance under the Group Policy is required by a state-mandated family or medical leave act or law.
- During any other scheduled leave of absence approved by your employer in advance and in writing and lasting not more than 60 days.

## **Reinstatement**

If your insurance ends, you may become insured again as a new Member. The following conditions apply:

- If your insurance ends because you cease to be a Member, and if you become a Member again within 90 days, the eligibility waiting period will be waived.
- If your insurance ends because you fail to make a required premium contribution, you must provide proof of good health to become insured again.
- If you exercised your right to convert, you must provide proof of good health to become insured again.
- If your insurance ends because you are on a federal or state mandated family or medical leave of absence, and you become a Member again immediately following the period allowed, your insurance will be reinstated pursuant to the federal or state mandated family or medical leave act or law.

# DEPENDENT'S INSURANCE

## Eligibility

You are eligible for Dependent's Insurance on the later of the following dates:

- The date you are eligible for Member's Insurance.
- The date you first acquire a dependent as defined.

You must meet all of the following conditions to become insured for Dependent's Insurance:

You must –

- be insured for Member's Insurance.
- apply for Dependents' Insurance. You must apply for all dependents you have within 31 days of the date you are eligible for Dependent's Insurance.
- give ReliaStar Life proof of good health for your dependents which it accepts, with or without expense to ReliaStar Life as applicable, if requested.

If you and your spouse are insured under the Group Policy, either you or your spouse, but not both, can apply for Dependent's Insurance.

## Effective Date of Dependent's Insurance

Your dependent's insurance starts on the latest of the following dates:

- The date you become eligible for Dependent's Insurance.
- The date of your dependent's final discharge from any facility for care and treatment of sickness or accidental injury, for any dependent, other than a newborn, who is confined in such facility on the date your Dependent's Insurance starts.
- The date ReliaStar Life approves your dependent's proof of good health, if proof is required by ReliaStar Life.
- The date you apply for Dependent's Insurance.
- The date ReliaStar Life receives your premium for dependent's insurance.

## Termination of Insurance

Your Dependent's Insurance stops on the earliest of the following dates:

- Five months after you die, during which time no premiums will be charged for your Dependent's Insurance. However, your Dependent's Insurance may be continued with premium payment for the following periods:
  - Until the date your spouse dies or your child is no longer an eligible dependent as defined, if you die in the line of duty or you had at least 12 years of service with your employer.
  - Up to 2 years if you had at least 5 years, but less than 12 years, of service with your employer.
  - Up to 1 year if you had less than 5 years of service with your employer.
- The date the Dependent's Insurance part of the Group Policy stops.
- The date the Group Policy terminates.
- The end of the period for which you made your last premium contribution for Dependent's Insurance if you do not make a required contribution when due.
- The date your insurance stops.
- For each insured dependent, the last day of the month during which your insured dependent no longer meets the definition of dependent.
- The date the Dependent's Insurance part of the Group Policy is converted under the Conversion Right.

ReliaStar Life stops providing a specific benefit under your Dependent's Insurance on the date that benefit is no longer provided under the Group Policy.

## Termination of Eligibility as a Student Dependent

Your student dependent is no longer an eligible student if your student dependent is 21 years or older and did not complete at least 8 months of full-time school attendance in the last 12 months, or does not meet the definition of dependent.

If your insured student dependent is unable to attend school full-time because of sickness or accidental injury, ReliaStar Life will continue the insurance until the first day of the next regular semester or quarter following your student dependent's recovery from sickness or accidental injury, or until your student dependent does not meet the definition of dependent.

# DEPENDENT'S INSURANCE

## **Family and Medical Leave Act of 1993**

If your coverage remains in force due to a certified leave under the FMLA, then your dependents' coverage will also remain in force so long as you continue to meet the requirements as set forth in the FMLA.

## **Handicapped Dependent Child**

If your insured dependent child is physically handicapped or mentally retarded and reaches the maximum age for Dependent's Insurance, you may continue this child's insurance as long as all required premiums are paid. You must give ReliaStar Life proof that:

- The child is handicapped and not self-supporting.
- The child became handicapped before reaching the maximum age for Dependent's Insurance.
- The child is dependent on you for support.

Proof must be given within 31 days after the date the child reaches the maximum age for insurance. Before granting a continuation of this child's insurance, ReliaStar Life may require that a doctor examine the child. ReliaStar Life will specify the doctor and pay the fee for all exams ReliaStar Life requires. During the 2 years after the child reaches the maximum age, ReliaStar Life may ask for regular proof of the child's continued handicap. After the 2 year period, ReliaStar Life will not ask for proof, including doctor's exams, more often than once a year.

This handicapped child's continuation stops on the **earliest** of the following dates:

- The date the child becomes covered under any other group plan.
- The date the child is no longer handicapped.
- The date you do not give ReliaStar Life proof of the child's handicap when requested.
- The end of the period for which you paid premiums for this continuation, if you do not make the next required premium contribution when due.
- The date your Dependent's Insurance would otherwise stop under the Group Policy.

The Conversion Right will be available to your insured dependent child when all continuation is exhausted.

## **Conversion of Dependent's Insurance**

Your Dependent's Insurance can be converted for a new individual life insurance policy without proof of good health. The conversion must be made within 31 days after the first of these dates:

- The date you convert the policy.
- The date you die.
- The date the insured dependent no longer meets the definition of dependent.

The new policy will be issued for up to one times the amount of the Dependent's Insurance.

# LIFE INSURANCE

## Member's Insurance

ReliaStar Life pays a death benefit to your beneficiary if written proof is received that you have died while this insurance is in force. The death benefit is the amount of Life Insurance shown on the Schedule of Benefits in effect on the date of your death.

ReliaStar Life pays the death benefit for all causes of death.

## Beneficiary

The beneficiary is named to receive the proceeds to be paid at your death. You may name more than one beneficiary.

You may name, add or change beneficiaries by written request as described below. You may also choose to name a beneficiary that you cannot change without his or her consent. This is an irrevocable beneficiary.

You may name, add or change beneficiaries by written request if all of the following conditions are met:

- Your coverage is in force.
- ReliaStar Life has written consent of all irrevocable beneficiaries.
- You have not assigned the ownership of your insurance. The rights of an assignee are described in the Assignment section.

All requests are subject to the approval of ReliaStar Life. A change will take effect as of the date it is signed but will not affect any payment ReliaStar Life makes or action it takes before receiving your notice.

## Payment of Proceeds

ReliaStar Life pays proceeds to the beneficiary. If there is more than one beneficiary, each receives an equal share, unless you have requested otherwise, in writing. To receive proceeds, a beneficiary must be living on the earlier of the following dates:

- The date ReliaStar Life receives proof of your death.
- The tenth day after your death.

If there is no eligible beneficiary or if you did not name one, ReliaStar Life pays the proceeds in the following order:

1. Your spouse.
2. Your children.
3. Your parents.
4. Your siblings.
5. Your estate.

The person must be living on the tenth day after your death.

## Settlement Options

Settlement options are alternative ways of paying the proceeds under the Group Policy. Proceeds is the amount of each benefit ReliaStar Life pays when you die or when you receive a lump sum amount under the Accelerated Life Benefit. To find out more about settlement options, please contact ReliaStar Life.

## Repatriation Benefit

ReliaStar Life pays this benefit if all of the following conditions are met:

- A Life Insurance benefit is payable because of your death.
- You die more than 200 miles from your primary place of residence.
- Expenses are incurred to transport your body to a mortuary near your primary place of residence.

## Accelerated Life Benefit

**NOTE: YOUR AMOUNT OF LIFE INSURANCE WILL BE REDUCED IF YOU RECEIVE AN ACCELERATED LIFE BENEFIT.**

ReliaStar Life pays this benefit if it has been determined that you have a terminal condition. Accelerated Life Benefit proceeds is the amount ReliaStar Life pays to you or your legal representative while you are living when it has been determined that you have a terminal condition. The Accelerated Life Benefit proceeds are paid in one lump sum and are paid only once. This lump sum payout is the only Settlement Option available to you prior to your death.

## LIFE INSURANCE

The Accelerated Life Benefit is the amount shown on the Schedule of Benefits in effect on the date you apply for Accelerated Life Benefit proceeds. You will not be able to increase your Life Insurance benefit after the time you apply for the Accelerated Life Benefit, unless it is determined that you are ineligible to receive Accelerated Life Benefit proceeds.

To receive the Accelerated Life Benefit, **all** of the following conditions must be met.

You must:

- request this benefit in writing while you are living. If you are unable to request this benefit yourself, your legal representative may request it for you.
- be insured for Life Insurance benefits under this Group Policy.
- have Life Insurance benefits of at least \$10,000 as shown on the Schedule of Benefits.
- provide to ReliaStar Life a doctor's statement which gives the diagnosis of your medical condition; and states that because of the nature and severity of such condition, your life expectancy is no more than 12 months. ReliaStar Life may require that you be examined by a doctor of its choosing. If ReliaStar Life requires this, ReliaStar Life pays for the exam.
- provide to ReliaStar Life written consent from any irrevocable beneficiary, assignee, and, in community property states, from your spouse.

### **Benefit Payment**

ReliaStar Life pays the Accelerated Life Benefit proceeds to you unless both of the following are true:

- It is shown, to the satisfaction of ReliaStar Life, that you are physically and mentally incapable of receiving and cashing the lump sum payment.
- A representative appointed by the courts to act on your behalf makes a claim for the payment.

If ReliaStar Life does not pay you because the 2 above conditions apply, payments instead will be made to one of the following:

- A person who takes care of you.
- An institution that takes care of you.
- Any other person ReliaStar Life considers entitled to receive the payments as your trustee.

### **Accelerated Life Benefit Exclusions**

ReliaStar Life does not pay benefits for a terminal condition if either of the following apply:

- any required Accelerated Life Benefit premium or Life Insurance premium is due and unpaid.
- the terminal condition is directly or indirectly caused by attempted suicide or intentionally self-inflicted injury, whether sane or insane.

### **Effects on Coverage**

When ReliaStar Life pays out this benefit, your coverage is affected in the following ways:

- Your total available Life Insurance benefit equals your amount of Life Insurance shown on the Schedule of Benefits at the time you apply for the Accelerated Life Benefit.
- Your Life Insurance benefit is reduced by the Accelerated Life Benefit proceeds paid out under this provision.
- Your Life Insurance benefit amount which you may convert is reduced by the Accelerated Life Benefit proceeds paid out under this provision.
- You will not be able to increase your Life Insurance benefit after ReliaStar Life approves you to receive the Accelerated Life Benefit.
- Your premium is based upon the Life Insurance benefit amount in force prior to any proceeds paid under this Accelerated Life Benefit provision. Such premium must be paid, unless waived, to keep the Life Insurance coverage in force.
- Your remaining Life Insurance benefit is subject to future age reductions.
- You will not be able to reinstate your coverage to its full amount in the event of a recovery from a terminal condition.
- Your dependents' Life Insurance coverage will be unaffected by Accelerated Life Benefit proceeds paid to you, provided all required premiums are paid.
- Your receipt of Accelerated Life Benefit proceeds does not affect your Accidental Death and Dismemberment Insurance. Thus, if you should die in an accident after receiving Accelerated Life Benefit Proceeds, the amount of your Accidental Death and Dismemberment Insurance will not be affected.

# LIFE INSURANCE

## Accidental Death & Dismemberment (AD&D) Insurance

ReliaStar Life pays this benefit for covered losses due to a covered accident. All of the following conditions must be met:

- You are covered for AD&D Insurance on the date of the accident.
- The loss occurs within 365 days of the date of the accident.
- The cause of the loss is not excluded.

ReliaStar Life pays the benefit shown below if you suffer any of the losses listed. The Full Amount is shown on the Schedule of Benefits. ReliaStar Life pays only one Full Amount while the Group Policy is in effect. If you have a loss for which ReliaStar Life paid 1/2 of the Full Amount, ReliaStar Life pays no more than 1/2 of the Full Amount for the next loss.

### Table of AD&D Benefits

For:	The benefit is:
Loss of life .....	Full Amount
Loss of both hands, both feet or sight of both eyes .....	Full Amount
Loss one hand and one foot .....	Full Amount
Loss of one hand or one foot and sight of one eye .....	Full Amount
Loss of one hand or one foot or sight of one eye .....	1/2 Full Amount
Loss of speech and hearing in both ears .....	Full Amount
Loss of speech .....	1/2 Full Amount
Loss of hearing in both ears .....	1/2 Full Amount
Loss of thumb and index finger of same hand .....	1/4 Full Amount
Quadriplegia .....	Full Amount
Paraplegia .....	1/2 Full Amount
Hemiplegia .....	1/2 Full Amount

Loss of hands or feet means loss by being permanently, physically severed at or above the wrist or ankle. Loss of sight means total and permanent loss of sight. Loss of speech and hearing means total and permanent loss of speech and hearing. Loss of thumb and index finger means loss by being permanently, physically, entirely severed.

ReliaStar Life does not pay a benefit for loss of use of the hand or foot.

ReliaStar Life pays a benefit if, due to an accident, you suffer a spinal cord injury which results in paraplegia, or quadriplegia, or hemiplegia. ReliaStar Life does not pay an AD&D benefit for any paralysis caused by a stroke.

**Paraplegia** means total paralysis of both lower limbs. **Quadriplegia** means total paralysis of all four limbs. **Hemiplegia** means paralysis of one arm and one leg on the same side of the body. Paralysis must be determined by competent medical authority to be permanent, complete and irreversible.

Death benefits are paid to your beneficiary. All other benefits are paid to you.

#### Safe Driver Benefit

ReliaStar Life pays a **Safe Driver** benefit in addition to the AD&D benefit and subject to the exclusions listed below if you were:

- killed due to an automobile accident, and
- wearing a properly fastened safety belt at the time of the accident.

An additional amount will be paid if you were also driving in or riding in an automobile equipped with a factory installed airbag that operated properly upon impact.

For loss of:	The benefit is:
Life (with safety belt only) .....	The lesser of \$10,000 or Full Amount of AD&D Insurance
Life (with safety belt and airbag) .....	The lesser of \$15,000 or Full Amount of AD&D Insurance

# LIFE INSURANCE

**Automobile** means any self-propelled private passenger vehicle which has four or more tires and which is not being used for commercial purposes. **Safety belt** means a passenger restraint system properly installed in the vehicle in which you were riding. **Airbag** means an additional restraint system which inflates for added protection to the head and chest areas.

ReliaStar Life will not pay the Safe Driver benefit if the loss of life was caused directly or indirectly by any use of intoxicating liquors, marijuana, narcotic drugs, depressants or similar substances, whether or not prescribed by a doctor, by you or by the driver of the automobile in which you were riding.

Safe Driver benefits are paid to your beneficiary.

## Training Benefit

If you die due to a covered accident, ReliaStar Life will pay a **Training** benefit in addition to the AD&D benefit for the actual cost of any professional or trade training program in which your spouse has enrolled. The Training benefit is subject to the following conditions:

- the training program must be for the purpose of obtaining an independent source of support and maintenance; and
- the actual cost must be incurred within 36 months of your death.

### For:

### The benefit is:

Training ..... \$5,000 per year for up to 3 years not to exceed the lesser of \$10,000 or 25% of Full Amount of AD&D Insurance

Training benefits are paid to your spouse.

## Education Benefit

ReliaStar Life pays an **Education** benefit in addition to the AD&D benefit and subject to the conditions below if you die due to an accident. This benefit will be paid at the end of each annual period following your death to your dependent who is enrolled as a full-time student in an accredited post-secondary institution of higher learning beyond grade 12 within 365 days following the date of your death. Benefit payments will stop if either of the following is true during the preceding annual period –

- the student's full-time school attendance is less than 6 months; or
- the student would no longer be considered your eligible dependent under the definition of dependent in the policy.

### For:

### The benefit is:

Education ..... \$5,000 per year for up to 4 years not to exceed a cumulative total for all children equal to the lesser of \$20,000 or 25% of Full Amount of AD&D Insurance

Education benefits are paid to each eligible dependent student, or to the dependent's legal guardian.

## Child Care Benefit

ReliaStar Life pays a **Child Care** benefit in addition to the AD&D benefit if you die due to an accident, and your dependent child under age 13 years is enrolled in a licensed day care center within 90 days of your death. This benefit is paid on behalf of each eligible dependent child at the end of each annual period following your death. Benefit payments will stop if either of the following is true during the preceding annual period –

- your dependent child does not attend a licensed day care center for at least 1000 hours; or
- your dependent child is not under age 13 years for any part of that year.

### For:

### The benefit is:

Education ..... \$5,000 per year for up to 3 years not to exceed a cumulative total for all children equal to the lesser of \$10,000 or 25% of Full Amount of AD&D Insurance

Child Care benefits are paid to the person who has incurred the cost of day care expenses for your eligible dependent child.

# LIFE INSURANCE

## Line of Duty Benefit

ReliaStar Life pays a **Line of Duty** benefit if your death and other covered AD&D losses are the result of a covered accident that occurred while you were performing in your own occupation and while in the line of duty.

**Line of Duty** means any action that you are authorized or obligated to perform by law, rule, regulation or condition of employment or service.

**For:**

**The benefit is:**

Death and other covered AD&D losses in the line of duty ..... As shown on the Schedule of Benefits

## Occupational Assault Benefit

ReliaStar Life pays an **Occupational Assault** benefit in addition to the AD&D benefit if you suffer a covered loss due to an accident, **and:**

- the loss is due to an intentional and unlawful act of physical violence directed at you by another person,
- you are actively at work, performing assigned duties on behalf of your employer at the time of the assault, and
- a report of criminal activity has been filed on your behalf with the appropriate law enforcement authority within 48 hours of the assault.

**For loss due to:**

**The benefit is:**

Occupational Assault ..... The lesser of \$25,000 or 50% of Full Amount of AD&D Insurance

Occupational Assault benefits are paid to you if living, otherwise to your beneficiary.

## Common Carrier Benefit

ReliaStar Life pays a **Common Carrier** benefit in addition to the AD&D benefit if you suffer a covered loss due to an accident, and the loss occurs while traveling:

- as a fare paying passenger,
- in or on or entering into or alighting from a public conveyance, and
- the public conveyance is operated by a licensed common carrier for passenger service.

**For:**

**The benefit is:**

Common Carrier ..... The lesser of \$200,000 or 100% of Full Amount of AD&D Insurance

Common Carrier benefits are paid to you if living, otherwise to your beneficiary.

## Accidental Death and Dismemberment Exclusions

ReliaStar Life does not pay benefits for loss directly or indirectly caused by any of the following:

- An accident occurring before the Effective Date of the Group Policy.
- Suicide or intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning. **Exception:** Infection from a cut or wound caused by an accident.
- Riding in or descending from an aircraft as a pilot or crew member.
- Any armed conflict, whether declared as war or not, involving any country or government.
- An accident which occurs while in the military service for any country or government.
- An accident which occurs when you commit or attempt to commit a felony, or actively participate in a violent disorder or riot. **Exception:** Actively participating does not include being at the scene of a violent disorder or riot while performing your official duties.
- Use of any drug, narcotic or hallucinogenic agent, unless prescribed by a doctor or taken as directed by a doctor or the manufacturer.
- Your intoxication. Intoxication means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

# LIFE INSURANCE

## **Dependent's Life Insurance**

ReliaStar Life pays a death benefit in the amount of the Dependent's Life Insurance shown on the Schedule of Benefits. ReliaStar Life pays according to the Schedule of Benefits in effect on the date your insured dependent dies.

ReliaStar Life pays the proceeds to you, if you are living on the earlier of the following:

- The day ReliaStar Life receives proof of your insured dependent's death at its Home Office.
- The tenth day after your insured dependent's death.

If you are not living on either of these dates, ReliaStar Life pays the proceeds to the following in the order listed:

1. Your spouse, if living.
2. Your estate.

If your insured dependent, while sane or insane, commits suicide within two years from the date his or her coverage starts, ReliaStar Life will refund only the amount of premiums already paid. ReliaStar Life will not pay a death benefit.

# CONVERSION RIGHTS

## Life Insurance

You or your insured dependent may convert this insurance to an individual life insurance policy if any part of your or your insured dependent's Life Insurance under the Group Policy stops. Proof of good health is not required.

## Conditions for Conversion

You or your insured dependent may convert this Life Insurance if it stops for any of the following reasons:

- You are no longer actively at work as an employee of a member of the Policyholder.
- You are no longer eligible for insurance under the Group Policy.
- The Group Policy is changed or cancelled and your Life Insurance under the Group Policy has been in effect for at least five years in a row.
- For your Life Insurance –
  - The amount of Life Insurance is reduced.
- For your dependent's Life Insurance –
  - your dependent's Life Insurance stops.
  - your dependent is no longer a dependent as defined.
  - your dependent's Life Insurance shown on the Schedule of Benefits is reduced.
  - your Life Insurance premiums are waived because of total disability.
  - if you become divorced, your insured spouse may convert.
  - you die.

You must apply for and pay the first premium for an individual policy within 31 days after any part of your insurance stops.

ReliaStar Life must be notified in writing, and will supply you with a conversion form to complete and return.

## Type of Converted Policy

You or your insured dependent may purchase any individual, non-term nonparticipating policy offered by ReliaStar Life. The new insurance will not include a Waiver of Premium benefit unless Waiver of Premium is offered by us under the conversion policy and proof of good health is provided.

## Amount of Conversion Coverage

If your or your insured dependent's Life Insurance is changed or cancelled because the Group Policy is changed or cancelled, and your Life Insurance under the Group Policy has been in effect for at least five years in a row, the amount of the individual policy is limited to the lesser of –

- \$5,000, or
- the amount of Life Insurance which stops, minus the amount of other group insurance for which you or your insured dependent become eligible within 31 days of the date your or your insured dependent's insurance stops.

If your or your insured dependent's Life Insurance stops for any reason other than the above, the amount of your or your insured dependent's individual policy may be any amount up to the amount of your or your insured dependent's Life Insurance that stopped.

## Effective Date

The new policy takes effect the first day of the month following the date you apply for conversion.

If you die within the 31-day period allowed for making application to convert after your policy stops, ReliaStar Life will pay a death benefit to your beneficiary in the amount you were entitled to convert.

## Premiums

Premiums for the new policy are based on your or your insured dependent's age on the date of conversion.

## CLAIM PROCEDURES

### Submitting a Claim

You, your insured dependent or someone on your behalf must send ReliaStar Life written notice of the loss on which your claim will be based. The notice must –

- include information to identify you or your insured dependent, like your name, address and Group Policy number.
- be sent to ReliaStar Life or one of its licensed agents authorized to accept claims.
- be sent within 20 days after the loss for which claim is based has occurred or as soon as reasonably possible.

### Claim Forms

ReliaStar Life or its authorized agent will send proof of loss claim forms to you, to your insured dependent or to the Policyholder to give to you. ReliaStar Life will send the forms within 15 days after ReliaStar Life receives your notice of claim.

You, your insured dependent or someone on your behalf must return the completed proof of loss claim forms to ReliaStar Life within 90 days of the loss. Even if you or your insured dependent do not receive the forms, written proof of loss must be sent to ReliaStar Life within 90 days after the loss or as soon as reasonably possible.

Written proof of loss includes details of how the loss occurred. It may also include copies of itemized doctor, hospital and prescription drug bills or receipts.

## GENERAL PROVISIONS

### **Life Insurance Assignment**

You can change the owner of your Life Insurance under the Group Policy by sending ReliaStar Life written notice. This change is an absolute assignment. You transfer all your rights and duties as owner to the new owner. The new owner can then make any change the Group Policy allows. A request for an absolute assignment –

- does not change the insurance or the beneficiary.
- applies only if ReliaStar Life receives your notice.
- takes effect from the date signed.
- does not affect any payment ReliaStar Life makes or action ReliaStar Life takes before receiving your notice.

ReliaStar Life assumes no responsibility for the validity of any assignment. You are responsible to see that the assignment is legal in your state and that it accomplishes the goals that you intend.

A collateral assignment is not allowed.

You can assign the benefits of this policy as collateral for a debt. This limits the beneficiary's rights to the proceeds. A collateral assignment does not change the owner. A collateral assignee does not have ownership rights.

A collateral assignment is not binding on ReliaStar Life until ReliaStar Life receives written notice of it. ReliaStar Life assumes no responsibility as to the validity of any assignment. When ReliaStar Life pays proceeds to an assignee, ReliaStar Life may rely on what the collateral assignee states as the debt due.

### **Legal Action**

Legal action may not be taken to receive benefits until 60 days after the date proof of loss is submitted according to the requirements of the Group Policy. Legal action must be taken within 3 years after the date proof of loss must be submitted.

If the Policyholder's state requires longer time limits, ReliaStar Life will comply with the state's time limits.

### **Autopsy**

ReliaStar Life may have an autopsy performed, if not forbidden by state law, if you or your insured dependent die.

### **Incontestability**

Your and your dependent's insurance has a contestable period starting with the effective date of your insurance or increase in insurance and continuing for 2 years while you are living. During that 2 years, ReliaStar Life can contest the validity of your and your dependent's insurance or increase in insurance because of inaccurate or false information received relating to your and your insured dependent's insurability. Only statements that are in writing and signed by you or your insured dependent can be used to contest the insurance.

## DEFINITIONS

**Accident** – an unexpected, external, violent and sudden event.

**Active Work, Actively at Work** – you are performing the material duties of your own occupation at your employer's usual place of business. You will also meet the active work requirement if:

- you were absent from active work because of a regularly scheduled day off, holiday or vacation day;
- you were actively at work on your last scheduled work day before the date of your absence; and
- you were capable of active work on the day before the scheduled effective date of your insurance or increase in your insurance.

**Dependent** –

- your lawful spouse.
- your unmarried child less than 21 years of age.
- your unmarried child 21 years but less than 25 years of age who is a student dependent.

The term "child" means –

- your natural or adopted child, who is dependent on you for support and maintenance.
- a child who is placed in your home for purposes of adoption.
- a child who is primarily dependent on you for support and lives with you in a permanent parent-child relationship, and who is your stepchild, your foster child, or a child for whom you are legal guardian.

The term "dependent" does not include –

- a married child.
- a spouse or child living outside the United States.
- a spouse or child on active military duty.
- a spouse or child eligible for Member's Insurance under the Group Policy.
- a parent of you or your spouse.
- a spouse or child who does not give proof of good health when asked, or whose proof is not accepted by ReliaStar Life.

**Group Policy** – the written group insurance contract between ReliaStar Life and the Policyholder.

**Member** –

- an active employee of the Employer who is regularly working at least 30 hours each week and a member in good standing with the Policyholder.
- an employee who is retired under the Employer's retirement program.
- a part-time, auxiliary, or reserve deputy of the Employer.

Member does not include any of the following:

- A temporary or seasonal employee.
- A leased employee.
- An independent contractor.
- A full-time member of the armed forces of any country.

Employer means any sheriff's office in the state of Louisiana which has elected to provide insurance under the Group Policy.

**ReliaStar Life** – ReliaStar Life Insurance Company, at its Home Office in Minneapolis, Minnesota.

**Spouse** – the legal husband or wife of a member.

**Student Dependent** – a dependent who has his or her chief place of residence with you, does not have a regular full-time job and is a full-time student physically attending classes at a school with a regular teaching staff, curriculum and student body.

ReliaStar Life considers full-time to be the number of credits or courses required for full-time students by the school your dependent is attending.

**Terminal Condition** – an injury or sickness which is expected to result in your death within 12 months and from which there is no reasonable chance of recovery. ReliaStar Life, or a qualified party chosen by ReliaStar Life, will make this determination.

**Written, In Writing** – signed, dated and received at ReliaStar Life's Home Office in a form ReliaStar Life accepts.

**You, Your** – a person insured for Member's Insurance under the Group Policy.

