

SUPPLEMENTAL PERSONAL ACCIDENT INSURANCE (PAI)

PAI Insurance Coverage Information

Program Basics

- This Supplemental Personal Accident Insurance Coverage is 100% contributory.
- This program is underwritten by ReliaStar Life Insurance Company

Coverage

Employee only coverage:

Amount of Insurance

\$25,000 to a maximum of \$300,000, not to exceed 10 times basic annual earnings.

Family Coverage:

Employee:

\$25,000 to a maximum of \$300,000, not to exceed 10 times basic annual earnings.

Spouse:

50% of employee amount

Child(ren):

10% of employee amount

Employee Only: \$0.04 per \$1,000 of coverage

Family Coverage: \$0.056 per \$1,000 of coverage

Plan Specifics

The benefit reduces by 65% of the original amount on the date you become age 65.

Coverage will terminate at retirement.

Education Benefit included.

This is a summary of benefits only. A complete description of benefits and limitations will be provided in the certificate of coverage.

Underwritten by ReliaStar Life Insurance Company

October 25, 2005