Basic Life/AD&D Insurance - Standard Insurance Company
October 1, 2003 - September 30, 2004

The following page(s) summarize the main features of your Group Life and Accidental Death and Dismemberment Insurance Plan. Should you become insured, the Certificate of Insurance you receive will contain more detailed information. The controlling provisions of the plan are in the master Group Insurance Policy, and neither this material nor any Certificate, may modify those provisions or the insurance in any way.

Plan Number	**353414**
Eligibility	**Active full-time employees**
Coverage Amounts	**150% of Annual Earnings rounded to the next higher $1,000**
Life Reduction Formula	**Life insurance amounts will reduce to 65% at age 70, and to 50% at age 75.**
Accidental Death and Dismemberment	**If you sustain an accidental Bodily Injury which results in loss of life, sight, or limb within 365 days of the injury you are entitled to certain additional benefits.**
Accelerated Death Benefit	**If you become terminally ill and are not expected to live more than 24 months, you may request up to 75% of your life insurance amount to a maximum of $500,000. A doctor must certify your condition in order to qualify for this benefit. The death benefit will be reduced by any benefits paid under this option.**
Seat Belt Benefit	**An additional Accidental Death Benefit of $50,000 or the amount of AD&D coverage in force, whichever is less, will be paid if you die as a result of an automobile accident and you were wearing a seatbelt.**
Conversion Privilege	**If your insurance terminates because your employment terminates, or certain other reasons you may be entitled to convert all or part of your Group Life Insurance to an Individual Life Policy without submitting evidence of insurability.**
Coverage for Dependents	**The amount of life insurance for each dependent is equal to the lesser of One-half the amount of your life insurance and $4,000.**