

North Idaho College Benefits As of July 1, 2010

Life and Accidental Death & Dismemberment (AD&D)																												
Basic Life Insurance	\$40,000																											
Basic AD&D Insurance	\$40,000																											
Age Reduction	If you are still working the required number of hours to be eligible for this insurance at age 65, your benefits will reduce according to the following scale. <u>Benefits reduce to:</u> 65% 50%																											
	<u>At age:</u> 65 70																											
AD&D Schedule	If due to an accident you die, lose a limb, sight of an eye or become paralyzed, the following benefits are available. <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;"><u>100% of the Basic AD&D</u></td> <td style="width: 33%;"><u>75% of the Basic AD&D</u></td> <td style="width: 33%;"><u>50% of the Basic AD&D</u></td> </tr> <tr> <td>Life</td> <td>Paraplegia</td> <td>One hand</td> </tr> <tr> <td>Both hands</td> <td>Triplegia</td> <td>One foot</td> </tr> <tr> <td>Both feet</td> <td></td> <td>Sight of one eye</td> </tr> <tr> <td>Sight of both eyes</td> <td><u>25% of the Basic AD&D</u></td> <td>Speech</td> </tr> <tr> <td>One hand and one foot</td> <td>Thumb and Index finger</td> <td>Hemiplegia</td> </tr> <tr> <td>One hand and sight of one eye</td> <td>Uniplegia</td> <td></td> </tr> <tr> <td>One foot and sight of one eye</td> <td></td> <td></td> </tr> <tr> <td>Quadriplegia</td> <td></td> <td></td> </tr> </table>	<u>100% of the Basic AD&D</u>	<u>75% of the Basic AD&D</u>	<u>50% of the Basic AD&D</u>	Life	Paraplegia	One hand	Both hands	Triplegia	One foot	Both feet		Sight of one eye	Sight of both eyes	<u>25% of the Basic AD&D</u>	Speech	One hand and one foot	Thumb and Index finger	Hemiplegia	One hand and sight of one eye	Uniplegia		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 an amount equal to the AD&D benefit to a maximum of \$10,000 in addition to the Basic Life and Basic AD&D benefits described above.																											
Accelerated Benefit	You may collect part of your Basic Life insurance prior to death if you are diagnosed as terminally ill and have a life expectancy of less than 12 months. You may apply for up to 80% of the Basic Life insurance in force, to a \$32,000 maximum. The remaining benefit you do not elect is payable to your beneficiary upon your death.																											
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 until you reach age 65 without further premium payment by either your employer or you. At age 65 coverage terminates, however you may continue coverage by applying for a conversion policy at that time.																											
Additional Benefits Included	Adaptive Home/Vehicle, AirBag, Child Education, Coma, Day Care, Exposure and Disappearance, Felonious Assault, Rehabilitation, Repatriation and Spouse Education.																											
Basic Life Insurance Exclusions	None																											
AD&D Insurance Exclusions	No benefits are payable due to suicide or attempted suicide, riot, war or act of war, military service, felony, voluntary use of a controlled substance.																											
Conversion	You may convert your Basic Life insurance to an individual policy if your coverage is terminated due to termination of employment or other loss of eligibility. You have 31 days from the earliest of, the date your employment terminates or other loss of eligibility to apply for the Conversion policy.																											
Portability (Total Disability and Accelerated Benefits not available under the Portability provision)	Portability allows you and your covered dependents to continue your Basic Life insurance if your coverage ends provided you are under age 65 are not disabled. The rates charged will be the current rates plus a billing fee. To elect coverage, please contact us for a Portability Application and return it to us with your premium check to Regence Life and Health within 31 days from the date your group coverage ends. If elected, Portability coverage will end the earliest of when you reach age 65 or when this master policy terminates.																											

Dependent Life	
Dependent Life Benefits	\$6,000 Spouse, \$6,000 per Child
Eligible Dependents	Legal spouse and children to age 25. Eligible children are natural children, foster children, stepchildren or legally adopted children who depend upon the employee for support and either live with the employee or are a full-time student.
Exclusions	None
Conversion	You may convert your Dependent Life insurance to an individual policy if your coverage is terminated due to termination of employment or other loss of eligibility. You have 31 days from the earliest of, the date your employment terminates or other loss of eligibility to apply for the Conversion policy.
Portability	See above under Life and AD&D Insurance. Same guidelines apply to Dependents.

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Short Term Disability Benefits	
Benefits Begin:	On the 8th day of disability caused by an accident or 8 th day caused by illness or hospitalization.
Benefit Replacement Percentage	60% of your basic weekly earnings (does not include bonuses or overtime)
Maximum Benefit	\$1,000 per week
Minimum Benefit	\$25 per week
Maximum Benefit Period	Benefits are payable for a maximum of 12 weeks.
Partial Disability Benefits	If you are working and are unable to earn more than 80% of what you were earning before you became disabled, you may qualify for a partial disability benefit.
Exclusions	No benefits are payable for losses due to work related injuries or any injury sustained while working for wage or profit, suicide or attempted suicide, intentional self-inflicted injuries, committing or attempting to commit a felony or any injury during military service for any country.
Taxability	If the employer pays the premium for the STD coverage, all benefits received are taxable. If you pay a portion of the premium, a portion of the benefit will be taxable.

Long Term Disability Benefits																																	
Benefits Begin:	Benefits begin after 90 days of disability.																																
Benefit Replacement Percentage	66 2/3% of your basic monthly earnings (Does not include bonuses or overtime)																																
Maximum Monthly Benefit	\$4,000																																
Maximum Benefit Period	If you become disabled, as defined by the policy prior to age 61, benefits are generally payable to normal retirement age as currently defined by Social Security: <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="2" style="text-align: center;"><u>Social Security</u></th> <th colspan="2" style="text-align: center;"><u>Social Security</u></th> </tr> <tr> <th style="text-align: center;"><u>Year of Birth</u></th> <th style="text-align: center;"><u>Normal Retirement Age</u></th> <th style="text-align: center;"><u>Year of Birth</u></th> <th style="text-align: center;"><u>Normal Retirement Age</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1938</td> <td style="text-align: center;">65 years, 2 months</td> <td style="text-align: center;">1955</td> <td style="text-align: center;">66 years, 2 months</td> </tr> <tr> <td style="text-align: center;">1939</td> <td style="text-align: center;">65 years, 4 months</td> <td style="text-align: center;">1956</td> <td style="text-align: center;">66 years, 4 months</td> </tr> <tr> <td style="text-align: center;">1940</td> <td style="text-align: center;">65 years, 6 months</td> <td style="text-align: center;">1957</td> <td style="text-align: center;">66 years, 6 months</td> </tr> <tr> <td style="text-align: center;">1941</td> <td style="text-align: center;">65 years, 8 months</td> <td style="text-align: center;">1958</td> <td style="text-align: center;">66 years, 8 months</td> </tr> <tr> <td style="text-align: center;">1942</td> <td style="text-align: center;">65 years, 10 months</td> <td style="text-align: center;">1959</td> <td style="text-align: center;">66 years, 10 months</td> </tr> <tr> <td style="text-align: center;">1943-1954</td> <td style="text-align: center;">66 years</td> <td style="text-align: center;">1960 and after</td> <td style="text-align: center;">67 years</td> </tr> </tbody> </table>	<u>Social Security</u>		<u>Social Security</u>		<u>Year of Birth</u>	<u>Normal Retirement Age</u>	<u>Year of Birth</u>	<u>Normal Retirement Age</u>	1938	65 years, 2 months	1955	66 years, 2 months	1939	65 years, 4 months	1956	66 years, 4 months	1940	65 years, 6 months	1957	66 years, 6 months	1941	65 years, 8 months	1958	66 years, 8 months	1942	65 years, 10 months	1959	66 years, 10 months	1943-1954	66 years	1960 and after	67 years
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Minimum Monthly Benefit	The greater of \$100 or 10% of the gross monthly benefit																																
Definition of Total Disability	You are considered totally disabled if you are unable to do the material duties of your own occupation during the first 24 months of disability, thereafter you must be disabled from any occupation that you are fitted for by reason of training, experience or education.																																
Partial Disability Qualification	If you are working and because of a disability are earning less than 80% of what you were earning before you became disabled, you may qualify for a partial disability benefit.																																
Pre-existing Condition Exclusion	A pre-existing condition is one that exists 3 months prior to your effective date of LTD coverage. LTD benefits are not payable for any disability caused by a pre-existing condition, if the disability begins during the first 12 months of your coverage. However, if during the first 12 months of coverage you can be treatment free for the pre-existing condition for 6 consecutive months, you will have coverage for such condition upon completion of the 6 month treatment free period.																																
Exclusions & Limitations	No benefits are payable for losses due to intentional self inflicted injuries, war or any act of war, active participation in a riot, and committing or attempting to commit a felony. There is a 24 month mental/nervous benefit limitation.																																
Taxability	If the employer pays the premium for the LTD coverage, all benefits received are taxable. . If you pay a portion of the premium, a portion of the benefit will be taxable.																																

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Select Voluntary Life Insurance (Payroll Deduction)																																					
Eligibility	Employees enrolled in the Basic Life plan, their spouses and eligible dependent children.																																				
Amounts Available	<ul style="list-style-type: none"> • Employees may select from a minimum of \$10,000 to \$500,000 in \$10,000 increments not to exceed 5 times annual earnings. • Spouse coverage is available in increments of \$5,000 up to \$250,000. Spouse is limited to 100% of the employee's amount. • Dependent Child(ren) coverage may be selected if the employee is approved for coverage. Coverage may be elected from a minimum of \$2,000 to \$10,000 in \$2,000 increments. Dependent children are eligible from birth to age 25. If employee and spouse both have coverage for themselves, they may each elect Dependent Child coverage. 																																				
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Underwriting and Effective Date	<p><u>Employees and Spouses</u> - All amounts of coverage in force at the time of take-over, will be offered on a guarantee issue basis. For new employees, the first \$100,000 of employee, and the first \$25,000 of spouse Voluntary Life will be offered on a guarantee issue basis (no health evidence required), if applied for within 31 days of initial eligibility. If you are applying for the first time and do not have coverage now, and are not applying within 31 days of your initial eligibility date, any amount applied for will require a health statement be submitted and approved by Regence Life and Health for both employees and spouses.</p> <p><u>Child(ren)</u> - All amounts of coverage are guarantee issue (no health statement required) if coverage is elected within 31 days of initial eligibility. All amounts of coverage applied for after the initial 31 day eligibility period require a health statement to be submitted and approved by Regence Life and Health.</p> <p>Any coverage requiring approval of a health statement is not effective until approved in writing by Regence Life and Health. The effective date of approved coverage will be assigned by Regence Life and Health.</p> <p>In some cases, we may request a Paramed Exam. If requested, the Paramed Exam will be at Regence Life and Health's expense.</p>																																				
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 Voluntary Life insurance may be continued until you reach age 65 without further premium payment by either your employer or you.																																				
Cost - Rates	<p>Employee and Spouse premiums are based on the employee's age and are paid through the employee's payroll deduction.</p> <p style="text-align: center;"><u>Employee and Spouse Monthly Rate per \$1,000 of Coverage</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Age</u></th> <th style="text-align: left;"><u>Rate</u></th> <th style="text-align: left;"><u>Age</u></th> <th style="text-align: left;"><u>Rate</u></th> <th style="text-align: left;"><u>Age</u></th> <th style="text-align: left;"><u>Rate</u></th> </tr> </thead> <tbody> <tr> <td>Under age 30</td> <td>\$.059</td> <td>50-54</td> <td>.463</td> <td>75+</td> <td>\$1.598</td> </tr> <tr> <td>30-34</td> <td>.063</td> <td>55-59</td> <td>.769</td> <td></td> <td></td> </tr> <tr> <td>35-39</td> <td>.098</td> <td>60-64</td> <td>1.024</td> <td></td> <td></td> </tr> <tr> <td>40-44</td> <td>.157</td> <td>65-69</td> <td>1.598</td> <td></td> <td></td> </tr> <tr> <td>45-49</td> <td>.263</td> <td>70-74</td> <td>1.598</td> <td></td> <td></td> </tr> </tbody> </table> <p style="text-align: right;"><u>Child(ren)</u> - \$.40 per \$2,000 increment regardless of the number of covered children.</p>	<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>	Under age 30	\$.059	50-54	.463	75+	\$1.598	30-34	.063	55-59	.769			35-39	.098	60-64	1.024			40-44	.157	65-69	1.598			45-49	.263	70-74	1.598		
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