The Scripps Research Institute
Business Travel Accident Coverage
Disclosure Notice

FOR FLORIDA RESIDENTS

The benefits of the policy providing your coverage are governed by the law of a state other than Florida.
Foreword

We are pleased to present you with this Booklet. It describes the Program of benefits we have arranged for you and what you have to do to be covered for these benefits.

We believe this Program provides worthwhile protection for you and your family.

Please read this Booklet carefully. If you have any questions about the Program, we will be happy to answer them.

IMPORTANT NOTICE: This Booklet is an important document and should be kept in a safe place. This Booklet and the Certificate of Coverage made a part of this Booklet together form your Group Insurance Certificate.
# Table of Contents

FOREWORD ..........................................................................................................................................1  
SCHEDULE OF BENEFITS ...................................................................................................................3  
WHO IS ELIGIBLE TO BECOME INSURED.........................................................................................5  
WHEN YOU BECOME INSURED..........................................................................................................5  
DELAY OF EFFECTIVE DATE..............................................................................................................6  
BUSINESS TRAVEL ACCIDENT COVERAGE.....................................................................................7  
HAZARD PROVISIONS UNDER BUSINESS TRAVEL ACCIDENT COVERAGE.............................10  
ADDITIONAL BENEFITS UNDER BUSINESS TRAVEL ACCIDENT COVERAGE ..........................12  
DEFINITIONS UNDER BUSINESS TRAVEL ACCIDENT COVERAGE.............................................13  
GENERAL INFORMATION..................................................................................................................14  
WHEN YOUR INSURANCE ENDS......................................................................................................18  
CERTIFICATE OF COVERAGE ..........................................................................................................19  
ERISA STATEMENT............................................................................................................................20
Schedule of Benefits

Covered Classes: The “Covered Classes” are these Employees of the Contract Holder (and its Associated Companies): All Full-time and Part-time Employees not classified by the Employer as an President, Chairperson, Executive Vice President, Senior Vice President, Vice President, Senior Management Member, Professor, Senior Scientific Director, Tenured Associate Professor, General Counsel, Non-Tenured Associate Professor, Assistant Professor, Grand fathered Scientific Associate, Scientific Director, Associate Scientific Director, Senior Professional Staff and Department Head or Director.

Program Date: June 1, 2005. This Booklet describes the benefits under the Group Program as of the Program Date.

- This Booklet and the Certificate of Coverage together form your Group Insurance Certificate. The Coverages in this Booklet are insured under a Group Contract issued by Prudential. All benefits are subject in every way to the entire Group Contract which includes the Group Insurance Certificate. It alone forms the agreement under which payment of insurance is made.

BUSINESS TRAVEL ACCIDENT COVERAGE

BENEFIT AMOUNTS UNDER EMPLOYEE INSURANCE:

Amount For Each Benefit Class:

<table>
<thead>
<tr>
<th>Benefit Classes</th>
<th>Amount of Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Employees</td>
<td>$25,000</td>
</tr>
</tbody>
</table>

Amount Limit Due to Age: When you are age 65 or more, your amount of insurance is limited. It is the Limited Percent (for that Age) of the amount for which you would then be insured if there were no limitation. Each Age and the Limited Percent for that Age are shown below.

<table>
<thead>
<tr>
<th>Age</th>
<th>Limited Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>70</td>
<td>65</td>
</tr>
<tr>
<td>75</td>
<td>45</td>
</tr>
<tr>
<td>80</td>
<td>30</td>
</tr>
<tr>
<td>85 and more</td>
<td>15</td>
</tr>
</tbody>
</table>

The Delay of Effective Date section does not apply to this provision.

AGGREGATE LIMIT(S):

Aggregate Limit Per Covered Accident: $500,000

ADDITIONAL BENEFITS UNDER EMPLOYEE INSURANCE:

For the purposes of determining benefits under the Coverage, Amount of Insurance does not include any additional amount payable as shown below.

Additional Amount Payable for Loss of Life as a Result of an Accident in an Automobile While Using a Seat Belt: An amount equal to the lesser of:
(1) 10% of your Amount of Insurance; and

(2) $25,000.

To Whom Payable: The benefits are payable to you. But benefits for your Losses that are unpaid at your death or become payable on account of your death will be paid to your Beneficiary or Beneficiaries. (See Beneficiary Rules.)

OTHER INFORMATION

Contract Holder: THE SCRIPPS RESEARCH INSTITUTE

Group Contract No.: BG-42638-CA

Associated Companies: Associated Companies are employers who are the Contract Holder’s subsidiaries or affiliates and are reported to Prudential in writing for inclusion under the Group Contract, provided that Prudential has approved such request.

Cost of Insurance: The insurance in this Booklet is Non-contributory Insurance. The entire cost of the insurance is being paid by the Contract Holder.

Prudential’s Address:

The Prudential Insurance Company of America
290 West Mount Pleasant Avenue
Livingston, New Jersey 07039

WHEN YOU HAVE A CLAIM

Each time a claim is made, it should be made without delay. Use a claim form, and follow the instructions on the form.

If you do not have a claim form, contact your Employer.
Who is Eligible to Become Insured

FOR EMPLOYEE INSURANCE

You are eligible for Employee Insurance while:

• You are a full-time or part-time Employee of the Employer; and

• You are in a Covered Class; and

• You have completed the Employment Waiting Period, if any. You may need to work for the Employer for a continuous full-time or part time period before you become eligible for the Coverage. The period must be agreed upon by the Employer and Prudential. Your Employer will inform you of any such Employment Waiting Period for your class.

You are full-time or part-time if you are regularly working for the Employer at least the number of hours in the Employer's normal full-time work week for your class, but not less than 20 hours per week. If you are a partner or proprietor of the Employer, that work must be in the conduct of the Employer's business.

Your class is determined by the Contract Holder. This will be done under its rules, on dates it sets. The Contract Holder must not discriminate among persons in like situations. You cannot belong to more than one class for insurance on each basis, Contributory or Non-contributory Insurance, under a Coverage. "Class" means Covered Class, Benefit Class or anything related to work, such as position or Earnings, which affects the insurance available.

This applies if you are an Employee of more than one subsidiary or affiliate of an employer included under the Group Contract: For the insurance, you will be considered an Employee of only one of those subsidiaries or affiliates. Your service with the others will be treated as service with that one.

The rules for obtaining Employee Insurance are in the When You Become Insured section.

When You Become Insured

FOR EMPLOYEE INSURANCE

Your Employee Insurance under a Coverage will begin the first day on which:

• You have enrolled, if the Coverage is Contributory; and

• You are eligible for Employee Insurance; and

• You are in a Covered Class for that insurance; and
• Your insurance is not being delayed under the Delay of Effective Date section below; and
• That Coverage is part of the Group Contract.

For Contributory Insurance, you must enroll on a form approved by Prudential and agree to pay the required contributions. Your Employer will tell you whether contributions are required and the amount of any contribution when you enroll.

At any time, the benefits for which you are insured are those for your class, unless otherwise stated.

Delay of Effective Date

FOR EMPLOYEE INSURANCE

Your Employee Insurance under a Coverage will be delayed if you do not meet the Active Work Requirement on the day your insurance would otherwise begin. Instead, it will begin on the first day you meet the Active Work Requirement and the other requirements for the insurance. The same delay rule will apply to any change in your insurance that is subject to this section. If you do not meet the Active Work Requirement on the day that change would take effect, it will take effect on the first day you meet that requirement.

A change in an amount of insurance is not subject to this section.
Business Travel Accident Coverage

FOR YOU ONLY
This Coverage pays benefits for accidental Loss which results from a Covered Accident.

Loss means your:
(1) loss of life.
(2) total and permanent loss of sight.
(3) total and permanent loss of speech.
(4) total and permanent loss of hearing.
(5) loss of hand or foot by severance at or above the wrist or ankle.
(6) loss of thumb and index finger of the same hand by severance at or above the point at which they are attached to the hand.
(7) loss due to Quadriplegia, Paraplegia or Hemiplegia.
(8) loss due to Coma.

Covered Accident means an accident which happens to you while you are engaged in or the victim of a Hazard described in the Hazard provisions.

A. BENEFITS.
Benefits for accidental Loss are payable only if all of these conditions are met:
(1) You sustain an accidental bodily Injury while a Covered Person.
(2) The Loss results directly from that Injury and from no other cause.
(3) You suffer the Loss within 365 days after the Covered Accident. But, if the Loss is due to Coma, that Loss:
   (a) begins within 365 days after the Covered Accident;
   (b) continues for 31 consecutive days; and
   (c) is total, continuous and permanent at the end of that 31-day period.
Any benefit for a Loss due to Coma will not begin until the end of the 31-day period in (b) above.
(4) The Loss is due to a Covered Accident.

For the purposes of the Coverage:
(1) Exposure to the elements will be considered an accidental bodily Injury.
(2) It will be presumed that you have suffered a Loss of life if your body has not been found within 
one year of disappearance, stranding, sinking or wrecking of any vehicle in which you were an 
occupant.

Not all such Losses are covered. See Losses Not Covered below.

**Benefit Amount Payable:** The amount payable depends on the type of Loss as shown below. All 
benefits are subject to the Limits below.

<table>
<thead>
<tr>
<th>Percent of Your Amount of Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of or by Reason of:</td>
</tr>
<tr>
<td>Life</td>
</tr>
<tr>
<td>Sight of Both Eyes</td>
</tr>
<tr>
<td>Speech and Hearing in Both Ears</td>
</tr>
<tr>
<td>Both Hands</td>
</tr>
<tr>
<td>Both Feet</td>
</tr>
<tr>
<td>One Hand and One Foot</td>
</tr>
<tr>
<td>One Hand and Sight of One Eye</td>
</tr>
<tr>
<td>One Foot and Sight of One Eye</td>
</tr>
<tr>
<td>Quadriplegia</td>
</tr>
<tr>
<td>Paraplegia</td>
</tr>
<tr>
<td>Sight of One Eye</td>
</tr>
<tr>
<td>Speech</td>
</tr>
<tr>
<td>Hearing in Both Ears</td>
</tr>
<tr>
<td>One Hand</td>
</tr>
<tr>
<td>One Foot</td>
</tr>
<tr>
<td>Hemiplegia</td>
</tr>
<tr>
<td>Thumb and Index Finger of the Same Hand</td>
</tr>
<tr>
<td>Hearing in One Ear</td>
</tr>
<tr>
<td>Coma</td>
</tr>
</tbody>
</table>

**Limits:**

**Limits Per Covered Accident:**

(1) No more than your Amount of Insurance under this Coverage at the time of the Covered 
Accident will be paid for all Losses resulting from Injuries sustained in that accident.

(2) Benefits for accidental Loss which results from a Covered Accident will be paid only once, even 
if more than one Hazard provision applies.

**Aggregate Limit(s):** If, as a result of one accident, the total amount of benefits payable for all 
Covered Persons under all accident Coverages of the Group Contract is more than the applicable 
Aggregate Limit, the benefit amount payable for a specific Covered Person’s Loss will be determined 
as a proportionate share of that Limit.

The Aggregate Limit(s) are shown in the Schedule of Benefits.

**Optional Settlement:** If an amount becomes payable under this Coverage at death, the person to 
whom it is payable and Prudential may then mutually agree to payment in other than one sum. This 
may be done only if that person is a natural person taking in that person’s own right.
B. LOSSES NOT COVERED.

A Loss is not covered if it results from any of these:

1. Suicide or attempted suicide, while sane or insane.

2. Intentionally self-inflicted Injuries, or any attempt to inflict such Injuries.

3. Sickness, whether the Loss results directly or indirectly from the Sickness.

4. Medical or surgical treatment of Sickness, whether the Loss results directly or indirectly from the treatment.

5. Any bacterial or viral infection. But, this does not include:
   
   a. a pyogenic infection resulting from an accidental cut or wound; or
   
   b. a bacterial infection resulting from accidental ingestion of a contaminated substance.

6. Taking part in any insurrection.

7. War, or any act of war, except as provided by the War Risk Hazard provision. War means declared or undeclared war, and includes resistance to armed aggression.

8. An accident that occurs while you are serving on full-time active duty for more than 30 days in any armed forces. But this does not include Reserve or National Guard active duty for training.

9. Commission of or attempt to commit an assault or a felony.

10. Travel or flight in any vehicle used for aerial navigation, except as provided by any Hazard provision, if you are riding as a passenger in any aircraft not intended or licensed for the transportation of passengers.

   This includes getting in, out, on or off any such vehicle.

11. Except as prescribed by a Doctor, Your use of:
   
   a. PCP (also know as "Angel Dust");
   
   b. LSD or other hallucinogens;
   
   c. cocaine, heroin or other narcotics;
   
   d. amphetamines or other stimulants;
   
   e. barbiturates or other sedatives or tranquilizers; or
   
   f. any combination of two or more of these substances.

The Claim Rules and the “To Whom Payable” part of the Schedule of Benefits apply to the payment of the benefits.
Hazard Provisions under Business Travel Accident Coverage

FOR YOU ONLY

These provisions describe the Hazards under the Coverage.

Hazard means any of the risks described below.

(1) **Business Trip Hazard:**

You are on an Authorized Business Trip for your Employer.

(2) **War Risk Hazard:**

During an Authorized Business Trip for your Employer, you are traveling in a Designated War Risk Area. This applies only if the Contract Holder gives Prudential the required information defined below at each of the following times:

(a) whenever conditions of war change in a Designated War Risk Area;

(b) whenever Prudential asks for it.

The following required information must be provided for each Employee who is covered for this risk:

(a) the Employee’s name;

(b) the Employee’s Amount of Insurance under the Coverage;

(c) the Designated War Risk Area to which the Employee plans to travel; and

(d) the duration of travel in a Designated War Risk Area.

**Changes in War Risk Hazard:** Prudential has the right to change: (1) the Designated War Risk Area(s) shown below if the conditions of war in those areas change; and (2) premium rates for this risk. Prudential will notify the Contract Holder in writing at least 10 days before a change in the premium rates is made.

**Designated War Risk Area(s):** All areas except those shown below Worldwide, excluding the United States, Canada, and the following Named Countries:

- Colombia
- Algeria
- Angola
- Somalia
- Afghanistan
- Jammu & Kashmir (India)
- Pakistan
- Sri Lanka
- Kuwait
- Lebanon
- Saudi Arabia
- UAE
- Yemen
- Macedonia
- Chechenia
- Tajikistan
End of War Risk Hazard: The Contract Holder may write to Prudential, in advance, to ask that this Hazard be ended. Then this Hazard will end on the date requested. Prudential may end this Hazard at any time. But, written notice of its intent to do so must be given to the Contract Holder at least 10 days in advance. The end of this Hazard will not affect a claim incurred before the date the Hazard ends.
Additional Benefits under Business Travel Accident Coverage

FOR YOU ONLY

An additional benefit may be payable for a Loss for which a benefit is payable under the other terms of this Coverage or would be payable except for the Limitations of those terms. Any such benefit is payable in addition to any other benefit payable under this Coverage. The additional amount payable for each additional benefit is shown in the Schedule of Benefits. Any additional conditions that apply to an additional benefit are shown below. An additional benefit is payable only if those conditions are met.

(1) Additional Benefit for Loss of Life as a Result of an Accident in an Automobile While Using a Seat Belt:

This additional benefit for your Loss of life only applies if this test is met.

You sustain an accidental bodily Injury resulting in the Loss while:

(a) you are a driver or passenger in an Automobile;

(b) you are wearing a Seat Belt in the manner prescribed by the vehicle’s manufacturer; and

(c) the actual use of a Seat Belt at the time of the Injury is verified in an official report of the accident, or is certified in writing by the investigating official(s).

Losses Not Covered under this Additional Benefit: A Loss is not covered under this additional benefit if it results:

(a) from driving or riding in any Automobile used in a race or a speed or endurance test, for acrobatic or stunt driving, or for any illegal purpose; or

(b) from an Injury caused, wholly or partly, by riding in an Automobile being operated by another person while that person is legally intoxicated or under the influence of a narcotic.
Definitions under Business Travel Accident Coverage

FOR YOU ONLY

Some of the terms used in the Coverage:

**Authorized Business Trip:** A trip that your Employer authorizes you to take for the purpose of furthering its business. An Authorized Business Trip: (1) starts when you leave your residence or Regular Place of Employment, whichever is later; and (2) ends when you return to your residence or Regular Place of Employment, whichever is earlier.

The term includes trips for personal reasons that are taken during the course of authorized business travel if they do not exceed 7 consecutive days. But it does not include Commuting to and from Work, vacations or leaves of absence.

**Automobile:** A validly registered:

1. vehicle that may be legally driven with the standard issue class of motor vehicle driver's license and no additional class of license is necessary to operate this vehicle; or

2. four wheel, two axle private passenger motor vehicle.

But Automobile does not include: (1) a motor vehicle intended for off-road use; or (2) a motor vehicle being used without the owner’s permission.

**Coma:** A profound state of unconsciousness from which the person cannot be aroused, even by powerful stimulation, as determined by the person’s Doctor.

**Commuting to and from Work:** Leaving your primary residence and going directly to your Regular Place of Employment; and returning from your Regular Place of Employment and going directly to your primary residence. Such commuting must take place during a regular workday.

**Hemiplegia:** The total and permanent paralysis of the upper and lower limbs on one side of the body.

**Paraplegia:** The total and permanent paralysis of both lower limbs.

**Quadriplegia:** The total and permanent paralysis of both upper and both lower limbs.

**Regular Place of Employment:** The Employer’s place of business at which you spend at least 50% of your working hours and which is located within 100 miles of your primary residence.

**Seat Belt:** Any passive restraint device for an adult that meets published federal safety standards, is installed by the Automobile’s manufacturer and is not altered after that installation.
General Information

BENEFICIARY RULES

The rules in this section apply to insurance payable on account of your death, when the Coverage states that they do. But, if there is an assignment, these rules are modified by the Limits on Assignments section.

“Beneficiary” means a person chosen, on a form approved by Prudential, to receive the insurance benefits.

You have the right to choose a Beneficiary for each Coverage under this Prudential Group Contract.

If there is a Beneficiary for the insurance under a Coverage, it is payable to that Beneficiary. Any amount of insurance under a Coverage for which there is no Beneficiary at your death will be payable to the first of the following: Your (a) beneficiary named in writing under any Employer paid group life insurance contract issued to the Contract Holder; (b) surviving spouse or Registered Domestic Partner; (c) surviving child(ren) in equal shares; (d) surviving parents in equal shares; (e) surviving siblings in equal shares; (f) estate. This order will apply unless otherwise provided in the Limits on Assignments.

You may change the Beneficiary at any time without the consent of the present Beneficiary. The Beneficiary change form must be filed through the Contract Holder. The change will take effect on the date the form is signed. But it will not apply to any amount paid by Prudential before it receives the form.

If there is more than one Beneficiary but the Beneficiary form does not specify their shares, they will share equally. If a Beneficiary dies before you, that Beneficiary’s interest will end. It will be shared equally by any remaining Beneficiaries, unless the Beneficiary form states otherwise.
LIMITS ON ASSIGNMENTS

You may assign your insurance under a Coverage. Unless the Schedule of Benefits states otherwise, the following rules apply to assignments: (1) Insurance under any Coverage providing periodic benefits on account of disability or accidental death benefits may be assigned only as a gift assignment; (2) Insurance under any other Coverage providing death benefits may be assigned either as a gift assignment or as a value assignment made in consideration of terminal illness; (3) Insurance under any other Coverage may be assigned without restriction. Any rights, benefits or privileges that you have as an Employee may be assigned. This includes any right you have to choose a Beneficiary or to convert to another contract of insurance. Prudential will not decide if an assignment does what it is intended to do. Prudential will not be held to know that one has been made unless it or a copy is filed with Prudential through the Contract Holder.

This paragraph applies only to insurance for which you have the right to choose a Beneficiary, when that right has been assigned. If an assigned amount of insurance becomes payable on account of your death and, at your death, there is no Beneficiary chosen by the assignee, it will be payable to:

(1) the assignee, if living; or

(2) the estate of the assignee, if the assignee is not living.

It will not be payable as stated in the Beneficiary Rules.

DEFINITIONS

Active Work Requirement: A requirement that you be actively at work on full time or part time at the Employer's place of business, or at any other place that the Employer's business requires you to go. You are considered actively at work during normal vacation if you were actively at work on your last regular scheduled workday.

Calendar Year: A year starting January 1.

Contributory Insurance, Non-contributory Insurance: Contributory Insurance is insurance for which the Contract Holder has the right to require your contributions. Non-contributory Insurance is insurance for which the Contract Holder does not have the right to require your contributions. The Schedule of Benefits shows whether insurance under a Coverage is Contributory Insurance or Non-contributory Insurance.

Coverage: A part of the Booklet consisting of:

(1) A benefit page labeled as a Coverage in its title.

(2) Any page or pages that continue the same kind of benefits.

(3) A Schedule of Benefits entry and other benefit pages or forms that by their terms apply to that kind of benefits.

Covered Person under a Coverage: An Employee who is insured for Employee Insurance under that Coverage.

Doctor: A licensed practitioner of the healing arts acting within the scope of the license.
**Earnings:** This is the gross amount of money paid to you by the Employer in cash for performing the duties required of your job. Bonuses, overtime pay, Earnings for more than 40 hours per week, and all other benefits are not included.

**Employee:** A person employed by the Employer; a proprietor or partner of the Employer. The term also applies to that person for any rights after insurance ends.

**Employee Insurance:** Insurance on the person of an Employee.

**The Employer:** Collectively, all employers included under the Group Contract.

**Injury:** Injury to the body of a Covered Person.

**Prudential:** The Prudential Insurance Company of America.

**Registered Domestic Partner:** Your Registered Domestic Partner means a person whose domestic partnership with you has been validly registered by the California Secretary of State; or a person with whom you have established a union other than marriage, recognized under California law as the equivalent of a Registered Domestic Partner.

**Sickness:** Any disorder of the body or mind of a Covered Person, but not an Injury; pregnancy of a Covered Person, including abortion, miscarriage or childbirth.

**You:** An Employee.
CLAIM RULES

These rules apply to payment of benefits under a Coverage when the Coverage states that they do.

Proof of Loss: Prudential must be given written proof of the loss for which claim is made under the Coverage. This proof must cover the occurrence, character and extent of that loss. It must be furnished within 90 days after the date of the loss. But, if any Coverage provides for periodic payment of benefits at monthly or shorter intervals, the proof of loss for each such period must be furnished within 90 days after its end.

A claim will not be considered valid unless the proof is furnished within these time limits. However, it may not be reasonably possible to do so. In that case, the claim will still be considered valid if the proof is furnished as soon as reasonably possible.

When Benefits are Paid: Benefits are paid when Prudential receives written proof of the loss. But, if a Coverage provides that benefits are payable at equal intervals of a month or less, Prudential will not have to pay those benefits more often.

Physical Exam and Autopsy: Prudential, at its own expense, has the right to examine the person whose loss is the basis of claim. Prudential may do this when and as often as is reasonable while the claim is pending. Prudential also has the right to arrange for an autopsy in case of accidental death, if it is not forbidden by law.

Legal Action: No action at law or in equity shall be brought to recover on the Group Contract until 60 days after the written proof described above is furnished. No such action shall be brought more than three years after the end of the time within which proof of loss is required.

INCONTESTABILITY OF INSURANCE TO WHICH THE CLAIM RULES APPLY

This limits Prudential's use of your statements in contesting an amount of that insurance for which you are insured. These are statements made to persuade Prudential to effect an amount of that insurance. They will be considered to be made to the best of your knowledge and belief. These rules apply to each statement:

(1) It will not be used in a contest to avoid or reduce that amount of insurance unless:

   (a) It is in a written application signed by you; and

   (b) A copy of that application is or has been furnished to you.

(2) It will not be used in the contest after that amount of insurance has been in force, before the contest, for at least two years during your lifetime.

NOT IN PLACE OF WORKERS' COMPENSATION INSURANCE

The Group Contract is not in place of and does not affect any requirement for coverage by Workers' Compensation Insurance.
When Your Insurance Ends

EMPLOYEE INSURANCE

Your Employee Insurance under a Coverage will end when the first of these occurs:

• Your membership in the Covered Classes for the insurance ends because your employment ends (see below) or for any other reason.

• The part of the Group Contract providing the insurance ends.

• For Contributory Insurance under a Coverage of the Group Contract, you fail to pay, when due, any contribution required.

End of Employment: For insurance purposes, your employment will end when you are no longer a full-time or part-time Employee actively at work for the Employer. But, under the terms of the Group Contract, the Contract Holder may consider you as still employed in the Covered Classes during certain types of absences from full-time or part-time work. This is subject to any time limits or other conditions stated in the Group Contract.

If you stop active full-time or part-time work for any reason, you should contact the Employer at once to determine what arrangements, if any, have been made to continue any of your insurance.
Certificate of Coverage

Prudential certifies that insurance is provided according to the Group Contract(s) for each Insured Employee. Your Booklet's Schedule of Benefits shows the Contract Holder and the Group Contract Number(s).

Insured Employee: You are eligible to become insured under the Group Contract if you are in the Covered Classes of the Booklet's Schedule of Benefits and meet the requirements in the Booklet's Who is Eligible section. The When You Become Insured section of the Booklet states how and when you may become insured for each Coverage. Your insurance will end when the rules in the When Your Insurance Ends section so provide. Your Booklet and this Certificate of Coverage together form your Group Insurance Certificate.

Beneficiary for Employee Death Benefits: See the Booklet's Beneficiary Rules.

Coverages and Amounts: The available Coverages and the amounts of insurance are described in the Booklet.

If you are insured, your Booklet and this Certificate of Coverage form your Group Insurance Certificate. Together they replace any older booklets and certificates issued to you for the Coverages in the Booklet's Schedule of Benefits. All Benefits are subject in every way to the entire Group Contract which includes the Group Insurance Certificate.

The Prudential Insurance Company of America
751 Broad Street
Newark, New Jersey 07102
This ERISA Statement
is not part of the
Group Insurance Certificate.
ERISA STATEMENT

Plan Benefits Provided by

The Prudential Insurance Company of America
751 Broad Street
Newark, New Jersey 07102

This Group Contract underwritten by The Prudential Insurance Company of America provides insured benefits under your Employer's ERISA plan(s). For all purposes of this Group Contract, the Employer/Policyholder acts on its own behalf or as an agent of its employees. Under no circumstances will the Employer/Policyholder be deemed the agent of The Prudential Insurance Company of America, absent a written authorization of such status executed between the Employer/Policyholder and The Prudential Insurance Company of America. Nothing in these documents shall, of themselves, be deemed to be such written execution.

The Prudential Insurance Company of America as Claims Administrator has the sole discretion to interpret the terms of the Group Contract, to make factual findings, and to determine eligibility for benefits. The decision of the Claims Administrator shall not be overturned unless arbitrary and capricious.

Claim Procedures

1. Determination of Benefits

Prudential shall notify you of the claim determination within 45 days of the receipt of your claim. This period may be extended by 30 days if such an extension is necessary due to matters beyond the control of the plan. A written notice of the extension, the reason for the extension and the date by which the plan expects to decide your claim, shall be furnished to you within the initial 45-day period. This period may be extended for an additional 30 days beyond the original 30-day extension if necessary due to matters beyond the control of the plan. A written notice of the additional extension, the reason for the additional extension and the date by which the plan expects to decide on your claim, shall be furnished to you within the first 30-day extension period if an additional extension of time is needed. However, if a period of time is extended due to your failure to submit information necessary to decide the claim, the period for making the benefit determination by Prudential will be tolled (i.e., suspended) from the date on which the notification of the extension is sent to you until the date on which you respond to the request for additional information.

If your claim for benefits is denied, in whole or in part, you or your authorized representative will receive a written notice from Prudential of your denial. The notice will be written in a manner calculated to be understood by you and shall include:

(a) the specific reason(s) for the denial,

(b) references to the specific plan provisions on which the benefit determination was based,

(c) a description of any additional material or information necessary for you to perfect a claim and an explanation of why such information is necessary,
(d) a description of Prudential’s appeals procedures and applicable time limits, including a statement of your right to bring a civil action under section 502(a) of ERISA following your appeals, and

(e) if an adverse benefit determination is based on a medical necessity or experimental treatment or similar exclusion or limit, an explanation of the scientific or clinical judgment for the determination will be provided free of charge upon request.

2. Appeals of Adverse Determination

If your claim for benefits is denied or if you do not receive a response to your claim within the appropriate time frame (in which case the claim for benefits is deemed to have been denied), you or your representative may appeal your denied claim in writing to Prudential within 180 days of the receipt of the written notice of denial or 180 days from the date such claim is deemed denied. You may submit with your appeal any written comments, documents, records and any other information relating to your claim. Upon your request, you will also have access to, and the right to obtain copies of, all documents, records and information relevant to your claim free of charge.

A full review of the information in the claim file and any new information submitted to support the appeal will be conducted by Prudential, utilizing individuals not involved in the initial benefit determination. This review will not afford any deference to the initial benefit determination.

Prudential shall make a determination on your claim appeal within 45 days of the receipt of your appeal request. This period may be extended by up to an additional 45 days if Prudential determines that special circumstances require an extension of time. A written notice of the extension, the reason for the extension and the date that Prudential expects to render a decision shall be furnished to you within the initial 45-day period. However, if the period of time is extended due to your failure to submit information necessary to decide the appeal, the period for making the benefit determination will be tolled (i.e., suspended) from the date on which the notification of the extension is sent to you until the date on which you respond to the request for additional information.

If the claim on appeal is denied in whole or in part, you will receive a written notification from Prudential of the denial. The notice will be written in a manner calculated to be understood by the applicant and shall include:

(a) the specific reason(s) for the adverse determination,

(b) references to the specific plan provisions on which the determination was based,

(c) a statement that you are entitled to receive upon request and free of charge reasonable access to, and make copies of, all records, documents and other information relevant to your benefit claim upon request,

(d) a description of Prudential’s review procedures and applicable time limits,

(e) a statement that you have the right to obtain upon request and free of charge, a copy of internal rules or guidelines relied upon in making this determination, and

(f) a statement describing any appeals procedures offered by the plan, and your right to bring a civil suit under ERISA.
If a decision on appeal is not furnished to you within the time frames mentioned above, the claim shall be deemed denied on appeal.

If the appeal of your benefit claim is denied or if you do not receive a response to your appeal within the appropriate time frame (in which case the appeal is deemed to have been denied), you or your representative may make a second, voluntary appeal of your denial in writing to Prudential within 180 days of the receipt of the written notice of denial or 180 days from the date such claim is deemed denied. You may submit with your second appeal any written comments, documents, records and any other information relating to your claim. Upon your request, you will also have access to, and the right to obtain copies of, all documents, records and information relevant to your claim free of charge.

Prudential shall make a determination on your second claim appeal within 45 days of the receipt of your appeal request. This period may be extended by up to an additional 45 days if Prudential determines that special circumstances require an extension of time. A written notice of the extension, the reason for the extension and the date by which Prudential expects to render a decision shall be furnished to you within the initial 45-day period. However, if the period of time is extended due to your failure to submit information necessary to decide the appeal, the period for making the benefit determination will be tolled from the date on which the notification of the extension is sent to you until the date on which you respond to the request for additional information.

Your decision to submit a benefit dispute to this voluntary second level of appeal has no effect on your right to any other benefits under this plan. If you elect to initiate a lawsuit without submitting to a second level of appeal, the plan waives any right to assert that you failed to exhaust administrative remedies. If you elect to submit the dispute to the second level of appeal, the plan agrees that any statute of limitations or other defense based on timeliness is tolled during the time that the appeal is pending.

If the claim on appeal is denied in whole or in part for a second time, you will receive a written notification from Prudential of the denial. The notice will be written in a manner calculated to be understood by the applicant and shall include the same information that was included in the first adverse determination letter. If a decision on appeal is not furnished to you within the time frames mentioned above, the claim shall be deemed denied on appeal.

Rights and Protections

As a participant in this plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan participants shall be entitled to:

Receive Information about Your Plan and Benefits

- Examine, without charge, at the plan administrator’s office and at other specified locations, such as worksites and union halls, all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

- Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The plan administrator may make a reasonable charge for the copies.
• Receive a summary of the plan’s annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called “fiduciaries” of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a welfare benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. If it should happen that plan fiduciaries misuse the plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about your plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, DC 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.