



**RELIASTAR LIFE INSURANCE COMPANY
CERTIFICATE BOOKLET RIDER**

**Harford County, Maryland
66288-7PAI**

Applicable only to Employees who currently have dependent coverage

Your certificate B-12223 has been changed as follows. Please insert this rider in your certificate. This rider is subject to all of the terms of the Group Policy.

I. SCHEDULE OF BENEFITS

The following provision is added.

Dependent Accidental Death and Dismemberment (AD&D) Insurance

Class	Full Amount of AD&D Insurance
• Spouse	An amount equal to your AD&D Insurance coverage amount
• Child (each) – From 14 days less than 19 years of age, student dependent 19 but less than 25 years of age	An amount equal to your AD&D Insurance coverage amount

II. DEPENDENT'S INSURANCE

The following section is added.

DEPENDENT'S INSURANCE

Eligibility

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

- The date you are eligible for Employee's Insurance.
- The date you first acquire a dependent.

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

- Be insured for Employee's Insurance.
- Apply for Dependent's Insurance, if you must pay any part of the premium. You must apply for all dependents you have within 31 days of the date you are eligible for Dependent's Insurance.

If you and your spouse are insured as employees under the Group Policy, either you or your spouse, but not both, can apply for Dependent's Insurance. If the spouse carrying the Dependent's Insurance stops being insured as an employee, the other spouse may become insured for Dependent's Insurance by applying within 31 days.

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 you apply for Dependent's Insurance, if you have to pay any part of the premium.

A newborn dependent is insured from the date of birth if you apply within 31 days following the date of birth.

If you are insured for Dependent's Insurance and you acquire a new dependent by birth, marriage, adoption or placement for adoption, you must apply for coverage for the new dependent within 31 days following the event. Coverage for the new dependent is effective on the date of the event. If required by state law, a newborn dependent is insured automatically for the first 31 days after birth.

If your spouse loses coverage under another group accidental death and dismemberment policy due to involuntary termination of employment, you may alter the terms of your coverage to include your spouse and/or children, if they were covered under your spouse's plan, at any time.

If your spouse dies and your children were covered under your spouse's policy, you may alter the terms of your coverage to include your dependent children at any time.

You must notify your employer within 6 months after your spouse's insurance ends that you wish to alter the terms of your coverage. No evidence of insurability will be required.

Effective Date of Change in Amount of Insurance

If there is an increase in the amount of your dependent's insurance, the increase will take effect on the effective date of the increase.

A decrease in the amount of your dependent's insurance will take effect on the date of the decrease.

Termination of Insurance

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

- 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 the next required contribution when due.
- The date your insurance stops.
- The date your insured dependent is no longer a dependent or a student dependent as defined.

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 on the earliest of the following dates:

- The date of graduation.
- The date he or she voluntarily stops attending school full-time.
- Thirty-one days following the date he or she involuntarily stops attending school full-time and does not return to school full-time within that 31 days.
- At the end of any 12 month period during which the student dependent did not complete at least 8 months of full-time attendance, unless he or she is attending school full-time on that date.

Insurance does not stop solely due to school vacations. 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.

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.

Continuation of Insurance

Your insured dependent's insurance may be continued. Premiums must be paid. Your insured dependent's insurance stops on the earlier of:

- the end of the period for which the last premium was paid if the next premium is not paid on time, or
- the date your insurance stops.

Your insured dependent's continuation is subject to all other terms of the Group Policy.

You Stop Active Work

If you stop active work and your insurance is being continued, your dependent's insurance will also be continued as shown in the Employee's Insurance part of this certificate.

Incapacitated Dependent Child

If your insured dependent child, grandchild, or individual for whom guardianship is granted by court or testamentary appointment is incapable of self-support due to mental or physical incapacity 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 mentally or physically incapacitated and not self-supporting.
- The child became mentally or physically incapacitated 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 incapacity. After the 2 year period, ReliaStar Life will not ask for proof, including doctor's exams, more often than once a year.

This incapacitated 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 incapacitated.
- The date you do not give ReliaStar Life proof of the child's incapacity 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.

III. ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

The following provision is added.

Dependent's Accidental Death & Dismemberment (AD&D) Insurance

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

- Your insured dependent is covered for AD&D Insurance on the date of the accident.
- The loss occurs within 180 days of the date of the accident.
- The cause of the loss is not excluded.

Unless otherwise indicated, ReliaStar Life pays only one Full Amount for all losses and benefits while the Group Policy is in effect. The Full Amount is shown on the Schedule of Benefits. For example, if your insured dependent has a loss for which ReliaStar Life paid 50% of the Full Amount, ReliaStar Life pays no more than 50% of the Full Amount for the next loss.

AD&D Benefit

Covered Accident Resulting In:

The benefit is:

Loss of life	Full Amount
Loss of both hands, both feet or sight of both eyes	Full Amount
Loss of one hand and one foot	Full Amount
Loss of speech and hearing in both ears	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	50% of Full Amount
Loss of speech	25% of Full Amount
Loss of hearing in both ears	25% of Full Amount
Loss of thumb and index finger of same hand	25% of Full Amount
Paralysis of one limb	25% of Full Amount
Paralysis of three limbs	75% of Full Amount
Quadriplegia	Full Amount
Paraplegia	50% of Full Amount
Hemiplegia	50% of 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.

Unless otherwise indicated, ReliaStar Life does not pay a benefit for loss of use of one or both hands or feet, or thumb and index finger of the same hand.

Quadriplegia means total paralysis of all four limbs. **Paraplegia** means total paralysis of both lower limbs. **Hemiplegia** means paralysis of one arm and one leg on the same side of the body.

Unless otherwise indicated, paralysis must be the result of a spinal cord injury which is due to an accident. ReliaStar Life does not pay an AD&D benefit for any paralysis caused by a stroke. Paralysis must be determined by a doctor to be permanent, complete and irreversible.

Unless otherwise indicated, ReliaStar Life pays benefits for all covered AD&D losses for your insured dependent 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 your insured dependent was:

- 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 your insured dependent was also driving in or riding in an automobile equipped with a factory installed airbag that operated properly upon impact.

Your dependent must be insured for at least \$10,000 Dependent AD&D Insurance as shown on the Schedule of Benefits in order to be eligible for a Safe Driver benefit.

For loss of:

The benefit is:

Life (with safety belt only) An additional 10% of Full Amount of Dependent AD&D benefit to a maximum of \$25,000

Life (with safety belt and airbag) An additional 15% of Full Amount of Dependent AD&D benefit to a maximum of \$40,000

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 your insured dependent was 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 your insured dependent's use of any intoxicating liquors or narcotic drugs, whether or not prescribed by a doctor.

Safe Driver benefits for your insured dependent are paid to you.

Coma Benefit

ReliaStar Life pays a **Coma** benefit if, due to a covered accident, your insured dependent is in a coma. Coma benefit payments will stop when your insured dependent is no longer in a coma or when maximum benefits have been paid, whichever comes first. Your dependent must be insured for at least \$10,000 Dependent AD&D Insurance as shown on the Schedule of Benefits in order to be eligible for a Coma benefit.

In the event of:

The benefit is:

Coma 2% of Full Amount
of Dependent AD&D benefit
per month for up to 12 months
to a maximum of \$24,000

Coma means that your insured dependent remains unresponsive to any stimuli and speechless for a period of time not less than 30 days, as determined by a doctor.

Coma benefits for your insured dependent are paid to you.

Accidental Death and Dismemberment Exclusions

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

- 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.
- Injury suffered while in the military service for any country or government.
- Injury which occurs when your insured dependent commits or attempts to commit a felony.
- Your insured dependent's being under the influence of any narcotic –
 - unless prescribed by a doctor.
 - which is illegal.
 - not taken as directed by a doctor or the manufacturer.
- Your insured dependent's intoxication. Intoxication means your insured dependent's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

IV. CLAIM PROCEDURES

The Claim Procedures section is changed to read as follows:

Submitting a Claim

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

- include information to identify you or your insured dependent, such as your name, address and Group Policy number.
- be sent to ReliaStar Life or to its authorized administrator.
- be sent as soon as reasonably possible after the occurrence or commencement of the covered loss. The notice is not required within the first 20 days after the loss. Your claim will not be invalid or reduced if you show that it was not reasonably possible to provide notice within 20 days.

Claim Forms

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

The completed claim forms must be returned to ReliaStar Life within 90 days after loss. Even if you or your insured dependent do not receive claim forms within 15 days after ReliaStar Life receives notice of claim, you will still satisfy this requirement if written proof of loss is sent to ReliaStar Life within 90 days after the commencement of the loss.

Written proof of loss includes details of how the loss occurred. ReliaStar Life may require further documentation to verify proof of loss.

If you do not send written proof of loss within the time period required because it was not reasonably possible to do so, your claim will still be considered if the proof of loss is sent as soon as reasonably possible and, except in the absence of your legal capacity, not later than 1 year from the time proof is otherwise required.

Time Payment of Claims

Benefits under the Group Policy are paid when proof of loss is received. Claims are paid in the order received, but not later than 30 days after receipt of written proof of loss.

Overpayment

If ReliaStar Life pays a benefit under the Group Policy and it is later shown that a lesser amount should have been paid, ReliaStar Life will be entitled to a refund of the excess.

V. GENERAL PROVISIONS

The General Provision section is changed to read as follows:

Health Insurance Assignment

You or your insured dependent may not transfer to anyone else –

- ownership of any certificate issued under the Group Policy.
- insurance under the Group Policy.

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.

Exam and Autopsy

When reasonably necessary, ReliaStar Life may have you or your insured dependent examined while a claim is pending under the Group Policy. If not forbidden by state law, ReliaStar Life may have an autopsy made if you or your insured dependent die. ReliaStar Life pays for any exam or autopsy it requires.

Contestability of Coverage

Any statement you or your insured dependent make to obtain insurance or an increase in insurance is a representation and not a warranty. No misrepresentation by you or your insured dependent will be used to reduce or deny a claim or to deny the validity of your insurance or an increase in insurance unless all of the following are true:

- Your or your insured dependent's insurance or increase in insurance would not have been approved if the truth had been known.
- Your or your insured dependent's misrepresentation is contained in a written instrument signed by you or your insured dependent, respectively.
- You or your beneficiary, if applicable, have been given a copy of the written instrument containing the misrepresentation.

After your or your insured dependent's insurance or increase in insurance under the Group Policy has been in effect for two continuous years during your lifetime, ReliaStar Life will not use a misrepresentation by you or your insured dependent to reduce or deny a claim or to deny the validity of your insurance or increase in insurance unless it was a fraudulent misrepresentation made with an actual intent to deceive. However, ReliaStar Life has the right at any time to assert as a defense to a claim that you or your insured dependent were not eligible for coverage or for the increase due to not meeting the requirements of the Group Policy. These requirements include, but are not limited to any requirements that:

- You or your insured dependent satisfy the eligibility requirements.
- You meet the actively at work requirement.

VI. DEFINITIONS

The following definitions are added.

Child –

- your natural or adopted child, who is dependent on you for support and maintenance.
- a child for whom you have legal obligation 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 or your foster child.
- an unmarried child who is dependent on you, who lives with you, and who is under testamentary or court appointed guardianship other than a temporary guardianship of less than 12 months duration.

- your unmarried grandchild who lives with you, is in your court ordered custody, and is your dependent.

Close Relative – you, your spouse, and a child, brother, sister, or parent of you or your spouse.

Dependent –

- your legal spouse.
- your unmarried child from 14 days but less than 19 years of age.
- your unmarried child 19 but less than 25 years of age who is a student dependent.

The term “dependent” does not include –

- a spouse or child living outside the United States.
- a spouse or child eligible for Employee's Insurance under the Group Policy.
- a spouse or child on active military duty.
- a parent of you or your spouse.

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.

VII. EFFECTIVE DATE

This Certificate Booklet Rider is effective for you on the latest of the following dates:

- July 1, 2009.
- The effective date of your insurance.
- The date you return to active work if you are not actively at work on the date this Rider would otherwise start.

This Certificate Booklet Rider is effective for your insured dependents on the latest of the following dates:

- July 1, 2009.
- The effective date of your dependents' insurance.
- The date of your dependent's final discharge from the hospital, for any dependent, other than a newborn, who is confined in a hospital on the date this Rider would otherwise start.


Registrar