

YOUR GROUP LIFE INSURANCE PLAN



Retired Employees

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**RELIASTAR LIFE INSURANCE COMPANY,
Minneapolis, Minnesota 55440**

ReliaStar Life (ReliaStar Life) Insurance Company certifies that it has issued the Group Policy listed below to the Policyholder. All benefits are controlled by the terms and conditions of the Group Policy.

The Group Policy is on file in the Policyholder's office. You may look at the Group Policy there.

**Group Policy Number
12373-1-GAT**

**Policyholder
Washington State
Health Care Authority**

Your beneficiary is the last beneficiary you named, according to the records on file with the HCA. You may change your beneficiary any time, by notifying the HCA, according to the terms of the Group Policy.

The certificate summarizes and explains the parts of the Group Policy which apply to you. This certificate is not an insurance policy. In any case of differences or errors, the Group Policy rules.

This certificate replaces any other certificates ReliaStar Life may have given you under the Group Policy.



Registrar

SCHEDULE OF BENEFITS

Retiree Life Insurance (Plan F)

Class	Amount of Life Insurance
All Eligible Retired Employees	
• under 65 years of age	\$3,000
• 65 but less than 70 years of age	\$2,100
• 70 years of age and over	\$1,800

Note: No Waiver of Life Insurance Premium Disability Benefit, Accelerated Life Benefit or Accidental Death and Dismemberment Insurance is provided under this Plan.

DEFINITIONS

Employee – a retired employee who was employed by the State of Washington, its higher education institutions or political subdivisions participating in the PEBB Life Insurance program on or before the date the employee retired, and is eligible for and is participating in a retirement plan controlled and administered by the State of Washington, its higher education institutions or political subdivisions participating in the PEBB Life Insurance program.

Group Policy – the written group insurance contract between ReliaStar Life and the Policyholder.

Policyholder – Washington State Health Care Authority.

ReliaStar Life – ReliaStar Life Insurance Company, at its Home Office in Minneapolis, Minnesota.

Written, In Writing – signed, dated and received at ReliaStar Life's Home Office in a form ReliaStar Life accepts.

You, Your – an employee insured for Employee's Insurance under the Group Policy.

RETIRED EMPLOYEE'S INSURANCE

Eligibility

The employee is eligible on the date the employee retires from continuous service with the State of Washington, its higher education institutions or political subdivisions participating in the PEBB Life Insurance Program, is not on waiver of premium, and is eligible for and participating in a pension plan controlled and administered by the State of Washington, its higher education institutions or political subdivisions participating in the PEBB Life Insurance Program. If an employee is on waiver of premium at retirement, the employee is eligible on the date their waiver of premium benefit terminates.

Note: Retiree Life Insurance is available only to employees who retire on or after the date their employer or collective bargaining unit began participating in the PEBB Plans.

The employee must meet the following conditions to become insured –

- Be eligible for the insurance.
- Apply for retiree life insurance within 60 days of the date of retirement.

Effective Date of Employee's Insurance

The employee's insurance starts on the later of the following dates :

- The date the employee becomes eligible.
- The date the employee applies for insurance, if the employee has to pay any part of the premium.

Effective Date of Change in Amount of Insurance

A decrease in the amount of your insurance will take effect on the dates you attain the ages specified on the Schedule of Benefits.

Termination of Insurance

Your insurance stops on the earliest of the following dates:

- The last day of the month during which you are no longer eligible for insurance under the Group Policy.
- The date the Group Policy stops.
- The end of the period for which you paid premiums, if you do not make the next required premium contribution when due.

ReliaStar Life stops providing a specific benefit to you on the date that benefit is no longer provided under the Group Policy.

RETIRED EMPLOYEE'S INSURANCE

State Employees who Retire and then return to State Employment

If you return to work in a PEBB benefits-eligible position, you may choose to maintain or defer your retiree Life Insurance while you are employed.

If you choose to maintain your retiree Life Insurance, you must continue to pay the premium for your retiree Life Insurance.

If you choose to defer your retiree Life Insurance while you are employed, you may re-enroll in retiree Life Insurance when you retire again. If you elect to re-enroll in retiree Life Insurance, you must enroll no later than 60 days after your employer coverage ends.

LIFE INSURANCE

Retired Employee's Life Insurance

ReliaStar Life pays a death benefit to your beneficiary if written proof is received that you have died while this insurance is in force. The death benefit is the amount of Life Insurance for your class shown on the Schedule of Benefits in effect on the date of your death.

ReliaStar Life pays the death benefit for all causes of death.

Beneficiary

The beneficiary is named to receive the proceeds to be paid at your death. You may name more than one beneficiary. The Policyholder cannot be the beneficiary.

You may name, add or change beneficiaries by written request as described below. You may also choose to name a beneficiary that you cannot change without his or her consent. This is an irrevocable beneficiary.

You may name, add or change beneficiaries by written request if all of the following conditions are met:

- Your coverage is in force.
- ReliaStar Life has written consent of all irrevocable beneficiaries.
- You have not assigned the ownership of your insurance. The rights of an assignee are described in the Assignment section.

All requests are subject to the approval of ReliaStar Life. A change will take effect as of the date it is signed but will not affect any payment ReliaStar Life makes or action it takes before receiving your notice.

Payment of Proceeds

ReliaStar Life pays proceeds to the beneficiary. If there is more than one beneficiary, each receives an equal share, unless you have requested otherwise, in writing. To receive proceeds, a beneficiary must be living on the earlier of the following dates:

- The date ReliaStar Life receives proof of your death.
- The tenth day after your death.

If there is no eligible beneficiary or if you did not name one, ReliaStar Life pays the proceeds in the following order:

1. Your spouse.
2. Your children.
3. Your parents.
4. Your estate.

The person must be living on the tenth day after your death.

LIFE INSURANCE

Settlement Options

Settlement options are alternative ways of paying the proceeds under the Group Policy. Proceeds is the amount of each benefit ReliaStar Life pays when you die. To find out more about settlement options, please contact the Policyholder.

CONVERSION RIGHTS

Life Insurance

You may convert this insurance to an individual life insurance policy if any part of your Life Insurance under the Group Policy stops. Proof of good health is not required.

Conditions for Conversion

You may convert this Life Insurance if it stops for any of the following reasons:

- You are no longer eligible for Employee's Insurance under the Group Policy.
- The Group Policy is changed or cancelled and your Life Insurance under the Group Policy has been in effect for at least 5 years in a row.
- The amount of Life Insurance is reduced.

You may convert this insurance by applying and paying the first premium for an individual policy within 31 days after any part of your insurance stops. ReliaStar Life or the HCA must be notified. ReliaStar Life will supply you with a conversion form to complete and return.

Type of Converted Policy

You may purchase any individual nonparticipating policy offered by ReliaStar Life, except term insurance. The new policy must provide for a level amount of insurance and have premiums at least equal to those of ReliaStar Life's whole life plan with the lowest premium.

If your previous coverage included additional benefits such as disability, Accidental Death and Dismemberment Insurance or the Accelerated Life Benefit, the new insurance will not include these benefits.

Amount of Conversion Coverage

If your Life Insurance is changed or cancelled because the Group Policy is changed or cancelled, and your Life Insurance under the Group Policy has been in effect for at least 5 years in a row, the amount of the individual policy is limited to the amount of your Life Insurance which stops, minus the amount of other group insurance for which you became eligible within 31 days of the date your insurance stops.

If your Life Insurance stops for any reason other than the above, the amount of your individual policy may be any amount up to the amount of your Life Insurance that stopped.

CONVERSION RIGHTS

Effective Date

The new policy takes effect 31 days after the part of your Life Insurance being converted stops.

If you die within the 31-day period allowed for making application to convert, ReliaStar Life will pay a death benefit to your beneficiary in the amount you were entitled to convert. ReliaStar Life will pay the amount whether or not application was made. ReliaStar Life will return any premium paid for the individual policy to your beneficiary named under the Group Policy.

Premiums

Premiums for the new policy are based on your age on the date of conversion.

CLAIM PROCEDURES

Submitting a Claim

Your beneficiary must send HCA written notice of the loss on which your claim will be based. The notice must include information to identify you like your name, address and Social Security number, and be sent within 20 days after the loss for which claim is based has occurred or as soon as reasonably possible.

Claim Forms

ReliaStar Life or its authorized agent will send proof of loss claim forms to your beneficiary or to the HCA to give to your beneficiary. ReliaStar Life will send the forms within 15 days after ReliaStar Life receives the notice of claim.

Your beneficiary must return the completed proof of loss claim forms to ReliaStar Life within 90 days of the loss. Even if your beneficiary does not receive the forms, written proof of loss must be sent to ReliaStar Life within 90 days after the loss or as soon as reasonably possible.

Written proof of loss includes a certified Death Certificate. The beneficiary's social security number should also be submitted with the claim.

GENERAL PROVISIONS

Life Insurance Assignment

You can change the owner of your Life Insurance under the Group Policy by sending ReliaStar Life written notice. This change is an absolute assignment. You cannot make an absolute assignment to the Policyholder. You transfer all your rights and duties as owner to the new owner. The new owner can then make any change the Group Policy allows. A request for an absolute assignment –

- does not change the insurance or the beneficiary.
- applies only if ReliaStar Life receives your notice.
- takes effect from the date signed.
- does not affect any payment ReliaStar Life makes or action ReliaStar Life takes before receiving your notice.

A collateral assignment is not allowed.

ReliaStar Life assumes no responsibility for the validity of any assignment. You are responsible to see that the assignment is legal in your state and that it accomplishes the goals that you intend.

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.

If the Policyholder's state requires longer time limits, ReliaStar Life will comply with the state's time limits.

Incontestability

Your insurance has a contestable period starting with the effective date of your insurance and continuing for 2 years while you are living. During that 2 years, ReliaStar Life can contest the validity of your insurance because of inaccurate or false information received relating to your insurability. Only statements that are in writing and signed by you can be used to contest the insurance.



ReliaStar Life Insurance Company