



*Especially Designed for the Employees of
State of Alabama*

Occ I Employee Plan

INJURY AND SICKNESS DISABILITY BENEFIT (HPDI2002 with 50% Benefit Reduction for Worker's Comp)

Pays the Monthly Benefit for Total Disability for Presumptive Disability if You are unable to work due to a covered Injury or Sickness beginning on the **15th day** for Injuries and beginning on the **15th day** for Sickness. If You are hospitalized as a resident bed patient for a covered Sickness. Benefits will begin on the first day admitted. Pays 50% of the Monthly Benefit for a covered Injury if Workers' Compensation or similar law pays.

BUILDING BENEFITS (HRBB)

Your Maximum Benefit Period will increase based on the schedule below of the number of Policy Years Your Policy has been in force.

	Maximum Benefit Period 6 Months				
<i>Policy Years.....</i>	0	1	2	3 to 4	5 & Over
<i>Max Benefit Period.....</i>	6 Months	6 1/2 Months	7 Months	7 1/2 Months	9 Months
\$500	\$600	\$700	\$800	\$900	\$1,000
<i>per month</i>	<i>per month</i>	<i>per month</i>	<i>per month</i>	<i>per month</i>	<i>per month</i>
<i>up to</i>	<i>up to</i>	<i>up to</i>	<i>up to</i>	<i>up to</i>	<i>up to</i>
<i>six (6) months</i>	<i>six (6) months</i>	<i>six (6) months</i>	<i>six (6) months</i>	<i>six (6) months</i>	<i>six (6) months</i>

The above Benefits are available for a Premium of:

Monthly	\$19.40	\$23.28	\$27.16	\$31.04	\$34.92	\$38.80
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\$1,100	\$1,200	\$1,300	\$1,400	\$1,500
<i>per month</i>	<i>per month</i>	<i>per month</i>	<i>per month</i>	<i>per month</i>
<i>up to</i>	<i>up to</i>	<i>up to</i>	<i>up to</i>	<i>up to</i>
<i>six (6) months</i>	<i>six (6) months</i>	<i>six (6) months</i>	<i>six (6) months</i>	<i>six (6) months</i>

The above Benefits are available for a Premium of:

Monthly	\$42.68	\$46.56	\$50.44	\$54.32	\$58.20
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PLAN HIGHLIGHTS

- Disability due to childbirth may be available after coverage has been in force for 10 months
- Premiums waived after 90 consecutive days of covered Disability
- Policy may be continued if employee changes jobs
- One rate regardless of age or sex
- Guaranteed Renewable to age 70

Waiver of Premium - - All Premiums that are due after You have received Total or Presumptive Disability Benefits for 90 consecutive days will be waived for as long as Benefits are payable, at no additional charge (Waiver of Premium not available with 90 day Benefit Period.)