



UNITED HERITAGE[®]
Life Insurance Company

UNITED HERITAGE LIFE INSURANCE COMPANY

Meridian, Idaho
(Herein called United Heritage)

CERTIFICATE OF INSURANCE

Under
The Group Insurance Policy
As of the
Effective Date
Issued by
UNITED HERITAGE
to
The Policyholder

This is to certify that United Heritage has issued and delivered the Group Insurance Policy to the Policyholder.

The Group Insurance Policy insures the Policyholder's employees who:

- * are eligible for the insurance; and
- * become insured; and
- * continue to be insured,

according to the terms of the Group Insurance Policy.

The terms of the Group Insurance Policy which affect an employee's insurance are summarized in the following pages. This Certificate of Insurance, and the following pages, will become Your booklet-certificate. The booklet-certificate is a part of the Group Insurance Policy. This booklet-certificate replaces any other which United Heritage may have issued to the Policyholder to give to You under the Group Insurance Policy specified herein.

Final interpretation of all provisions and coverages will be governed by the Group Insurance Policy on file with United Heritage at its home office.

UNITED HERITAGE LIFE INSURANCE COMPANY

Marjorie A. Hopkins

Secretary

Quinn Z. Johnson

President

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SECTION I SCHEDULE OF INSURANCE

Some of the terms used within this Booklet-certificate are capitalized and have special meanings. Please refer to the definitions in Section 2 of this Booklet-certificate when reading about Your benefits.

POLICYHOLDER:	SALT LAKE CITY SCHOOL DISTRICT
GROUP INSURANCE POLICY NUMBER:	GL-1876
PLAN EFFECTIVE DATE:	August 1, 2009
ELIGIBLE CLASS(ES):	All Active Full-Time Non-Contract Teachers, Substitutes, Assistants, and Columbus Community Center Employees

1.01.0 THE ELIGIBILITY WAITING PERIOD is the length of continuous service during which You must be an Active Full-time Employee in a class eligible for insurance before You become eligible for coverage. It is as follows:

1. If You are working for the Employer on the Policy Effective Date – Date of Employment
2. If You start working for the Employer after the Policy Effective Date – Date of Employment

1.02.0 CONTRIBUTIONS With respect to Basic Life Insurance, You do not contribute toward the Plan's cost if You work a minimum of 40 hours per week. You must contribute toward the Plan's cost if You work less than 40 hours per week.

1.03.1 Plan Anniversary Date: February 1st of each year, beginning in 2010.

1.04.0 LIFE INSURANCE BENEFIT (Employee Only)

Amount of Basic Life Insurance - \$20,000

1.10.1 (Rev 12/03) DO COVERAGE AMOUNTS CHANGE IF THERE IS A CHANGE IN YOUR CLASS, YOUR EARNINGS OR IN THE PLAN? Changes in coverage include any which result in any type of increase, decrease and/or limitation in coverage, due to a change in:

1. class;
2. Earnings; or
3. the Schedule of Insurance or the Booklet-certificate.

If you are not required to contribute towards the cost, changes in coverage will become effective on the date of such change, except that any increase in coverage will be subject to the Deferred Effective Date provision. A retroactive change in Your rate of Earnings will become effective on the date the change is determined in the rate of Earnings.

If you are required to contribute towards the cost, any decrease in coverage will be effective on the date of such change. Any increase in coverage will be subject to the Effective Date and the Deferred Effective Date provisions.

United Heritage may modify, amend or change the provisions, terms and conditions of the Schedule of Insurance or this Booklet-certificate at any time with the consent of the Employer.

Consent of any participant or any other person referred to in this Booklet-certificate shall not be required to amend or change the Schedule of Insurance or this Booklet-certificate.

SECTION II DEFINITIONS

The terms listed will have these meanings:

2.01.0 ACTIVE FULL-TIME EMPLOYEE -- An employee who works for the Employer on a regular basis in the usual course of the Employer's business. He must work at least the number of hours in the Employer's normal work week. This must be at least 30 hours.

An employee will be considered actively at work on a day which is one of the Employer's scheduled work days if He is performing, at his usual place of work or at another place to which He is required to travel, and in the usual manner, all of the regular duties of his work on a full-time basis on that day. He will also be considered actively at work on a paid vacation day or on a day which is not one of the Employer's scheduled work days only if He was actively at work on the preceding scheduled work day.

2.02.0 COVERED PERSON -- You.

2.04.1 EARNINGS -- Regular pay, not counting:

1. commissions; or
2. bonuses; or
3. overtime pay; or
4. any other pay or fringe benefits.

2.05.0 EMPLOYER -- Employer means the Policyholder.

2.06.0 HE/HIS -- He or She. His or her.

2.07.0 PLAN ANNIVERSARY DATE -- The date occurring in each Calendar Year which is an anniversary of the Plan Effective Date, unless otherwise specifically stated in the Schedule of Insurance.

2.08.0 PLAN MONTH -- Begins on the Plan Effective Date. Each Plan Month after that begins on the same day of the month.

2.09.0 WE/US/OUR -- United Heritage Life Insurance Company.

2.10.0 YOU/YOUR/INSURED PERSON -- The employee to whom this Booklet- certificate is issued.

SECTION III WHEN YOUR COVERAGE STARTS

3.01.0 WHO ARE ELIGIBLE PERSONS? All persons in the class or classes shown in the Schedule of Insurance will be considered Eligible Persons.

3.02.0 WHEN WILL YOU BECOME ELIGIBLE? You are eligible for coverage on:

1. the Plan Effective Date, if You have completed the Eligibility Waiting Period prior to the Plan Effective Date; or
2. the date You satisfy the Eligibility Waiting Period while in an eligible class.

See the Schedule of Insurance for the Eligibility Waiting Period.

3.03.0 (Rev 12/03) WHEN DOES YOUR COVERAGE START? (EFFECTIVE DATE) If You are not required to contribute towards the plan's costs, You will become an Insured Person on the date You become eligible for coverage.

If You must contribute towards the plan's costs, You are required to enroll for coverage. To do so You must complete and sign a group insurance enrollment form acceptable to United Heritage and deliver it to the Employer.

You will become an Insured Person, or any increase in coverage will be effective, on the first to occur of:

1. the date You are eligible, if requested on or before that date;
2. the date requested if within 31 days after the date You become eligible; or
3. the date United Heritage approves Your Evidence of Insurability.

Evidence of Insurability:

1. is required if You enroll or request an increase in coverage more than 31 days after the date You become eligible;
2. is required for any amount over the guaranteed issue amount;
3. is required for a requested increase in Your benefit if You were not insured for your maximum benefit immediately prior to the requested increase; and
4. must be furnished at Your own expense.

All of the above effective dates are subject to the Deferred Effective Date provision.

3.04.0 WHEN WILL COVERAGE BECOME EFFECTIVE IF A DISABLING CONDITION CAUSES YOU TO BE ABSENT FROM WORK ON THE DATE COVERAGE IS TO START? (DEFERRED EFFECTIVE DATE) If You are absent from work due to injury or sickness on the date Your insurance would otherwise have become effective or would have been increased, Your effective date of insurance or the effective date of any increase in insurance will be deferred until the date You return to work as an Active Full-Time Employee.

SECTION V WHEN YOUR COVERAGE TERMINATES

5.01.0 WHEN DOES YOUR COVERAGE TERMINATE? Your insurance will terminate on the earliest of:

1. the date the Group Insurance Policy terminates; or
2. the date premium is due for You but not paid by the Employer; or
3. the last day of the period for which You make any required premium contribution, if You fail to make any further required contribution; or
4. the date You are no longer in a class eligible for coverage; or
5. the date Your Employer terminates Your employment; or
6. the date You are absent from work as an Active Full-Time Employee.

5.02.0 UNDER WHAT CONDITIONS CAN YOUR INSURANCE BE CONTINUED? If You are absent from work as an Active Full-Time Employee due to one of the following reasons and Your employment has not been terminated by Your Employer, Your insurance may be continued up to the maximum period of time stated below, as long as the Employer continues payment of premium. Such continuation shall be at the Employer's option, but must be according to a plan which applies to all employees in the same way.

**IF YOU ARE ABSENT FROM
ACTIVE FULL-TIME WORK
BECAUSE OF:**

**YOUR INSURANCE MAY BE
CONTINUED:**

injury or sickness

until the end of a period of twelve consecutive months beginning on the date You were first absent from work as an Active Full-Time Employee.

documented leave of absence
other than Family Medical
Leave, approved by Your Employer

until the end of the month following the month
in which the leave of absence commenced

temporary employment on a
part-time basis

for a period of three consecutive months time
beginning on the date You first became a
part-time employee.

temporary layoff, owing
to lack of work

until the end of the month following the month
in which the layoff commenced

The coverage provided above will also terminate on the first to occur of items 1-5 in the provision entitled "When does Your coverage terminate".

5.03.1 MAY COVERAGE BE CONTINUED DURING A FAMILY OR MEDICAL LEAVE? If You are granted a leave of absence according to the Family and Medical Leave Act of 1993, Your Insurance may be continued for up to 12 weeks, or longer if required by state law, following the date Your coverage would have terminated, subject to the following:

1. the leave authorization is in writing;
2. the required premium for You is paid; and
3. Your benefit level, or the amount of Earnings upon which Your benefit may be based, will be that in effect on the day before said leave commenced; and
4. such continuation will cease immediately if one of the following events should occur:
 - a. the leave terminates prior to the agreed upon date;
 - b. the termination of the Group Insurance Policy;
 - c. non-payment of premium when due by the Policyholder or You;
 - d. the Group Insurance Policy no longer insures Your class.

In all other respects, the terms of Your insurance remain unchanged.

SECTION VII LIFE CONVERSION PRIVILEGE

7.01.1 The following does not apply to any Accidental Death, Dismemberment and Loss of Sight Benefits.

7.02.0 UNDER WHAT CONDITIONS CAN A COVERED PERSON'S LIFE INSURANCE COVERAGE BE CONVERTED TO ANOTHER PLAN UNDER THE CONVERSION PRIVILEGE? If a Covered Person's insurance terminates because:

1. Your employment ends; or
2. a Covered Person is no longer in an eligible class.

then He may convert his life insurance to a personal life insurance policy.

7.03.0 HOW DOES A COVERED PERSON CONVERT COVERAGE? To convert life insurance, a Covered Person must, within 31 days of the termination of his group life insurance, make written application to United Heritage and pay the premium required for this life insurance for his age and class of risk. If He does so, United Heritage will issue to him a personal life insurance policy. This policy will:

1. be issued without evidence of insurability;
2. be on one of the life insurance policy forms , except term insurance, then customarily issued by United Heritage for Group Life Conversions;
3. be for the same amount for which He was last insured under this Group Insurance Policy; contain no disability, supplementary or Accidental Death, Dismemberment and Loss of Sight benefits; and
4. be effective on the 32nd day after Your group life insurance terminates.

7.04.0 CAN A COVERED PERSON CONVERT HIS COVERAGE IF THE POLICY TERMINATES? If the insurance of a Covered Person who has been insured under this Group Insurance Policy for at least five years terminates because either United Heritage or the Employer:

1. terminates the Group Insurance Policy; or
2. terminates insurance for his class.

then He may convert his life insurance to a personal life insurance policy, subject to the same conditions and limitations which apply to an Insured Person whose employment terminates.

The Amount of Insurance for this insurance policy will be the lesser of:

1. the amount for which He was last insured under this Group Insurance Policy, reduced by any amount for which He is or becomes eligible under any other group life insurance policy within 31 days of termination of insurance; or
2. \$10,000

This conversion policy will be effective on the 32nd day after Your group life insurance terminates.

Any personal life insurance policy issued under this Life Conversion Privilege shall be in lieu of all other benefits provided by the Group Insurance Policy.

You may exercise the rights provided by the Waiver of Premium provision of this plan if:

1. all conditions of the Waiver of Premium provision are met;
2. You surrender the personal life policy to United Heritage; and
3. You disclaim all benefits under the personal policy except refund of premium.

7.05.0 WHAT IF A COVERED PERSON DIES DURING THE CONVERSION ELECTION PERIOD? If a Covered Person dies within the 31 day conversion election period, United Heritage will, upon receipt of due proof of his death, pay the Amount of Life Insurance He was entitled to convert.

SECTION VIII LIFE INSURANCE BENEFIT PROVISIONS

8.01.0 WHEN DO BENEFITS BECOME PAYABLE? When United Heritage receives due proof of a Covered Person's death, the Amount of Life Insurance in force for such person will be paid. The Amount of Life Insurance is shown in the Schedule of Insurance.

8.02.0 TO WHOM ARE BENEFITS PAYABLE? Benefits payable at Your death will be paid to the beneficiary or beneficiaries named in writing by You, provided the names are on file with the Employer.

8.03.0 WHOM ARE BENEFITS PAYABLE IF THERE IS NO BENEFICIARY DESIGNATION? Unless You request otherwise in Your filed beneficiary designation, payment will be made as follows:

1. If more than one beneficiary is named, each will be paid an equal share.
2. If any named beneficiary dies before You, his share will be divided equally among the named beneficiaries who survive You.
3. If no beneficiary is named, or if no named beneficiary survives You, United Heritage may, at its option, pay:
 - a. Your surviving relatives in the following order:
 - (i) all to Your surviving spouse; or
 - (ii) if Your spouse does not survive You, in equal shares to Your surviving children; or
 - (iii) if no child survives You, in equal shares to Your surviving parents; or
 - b. the executors or administrators of Your estate.

Payments to minors will be subject to applicable laws in the policy state of issue.

8.04.0 WHAT BENEFITS ARE PAYABLE FOR BURIAL EXPENSE IF THERE IS NO NAMED BENEFICIARY? If there is no named beneficiary, United Heritage may pay up to \$5,000 of Your Amount of Life Insurance to any party it deems to be entitled to such payment because of burial expense. United Heritage will be released from further liability for any amount so paid.

8.06.0 ARE INTEREST AND BENEFITS UNDER THE PLAN ASSIGNABLE? No assignment of interest under this plan shall be binding on United Heritage until and unless:

1. the original of the form documenting the assignment; or
2. a true copy of it,

is received and acknowledged by United Heritage at its home office in Meridian, Idaho. Regardless of an assignment of interest, no person may assign benefits under the plan. United Heritage has no responsibility for the validity or effect of any assignment.

8.07.0 DOES CONVERSION COVERAGE AFFECT THE AMOUNT OF LIFE INSURANCE BENEFITS PAYABLE? If a Covered Person has individual life insurance in force which was issued due to termination of employment, in accordance with the Conversion Privilege, his Amount of Life Insurance will be reduced by the amount of the individual life insurance in force.

8.08.0 HOW ARE INSTALLMENTS PAYABLE UNDER THE OPTIONAL METHOD OF SETTLEMENT?

Subject to the terms of the next paragraph, You may elect, in writing, to have all or part of Your Amount of Life Insurance paid in installments upon Your death. If You do not so elect, any beneficiary may make such election after You die. The first payment will be made when United Heritage receives due proof of Your death. Installments may be elected according to the table below, but no method of payment may be elected which yields installments of less than \$25.

SCHEDULE OF INSTALLMENTS

Number of Years During Which Payments Will Be Made	Amount of Each Installment for Each \$1,000 of the Amount of Insurance	
	Annual	Monthly
1	\$1,000.00	\$84.29
2	506.17	42.67
3	341.60	28.80
4	259.33	21.87
5	210.00	17.71
10	111.47	9.41
15	78.80	6.65
20	62.58	5.29

Each installment after the first will include interest. The guaranteed rate of interest is 2 ½% compounded yearly.

On the date payments are to begin, a comparison will be made to the payments that would result using our Single Premium Annuity policy then being issued. If larger payments would result using the annuity, we will make payments under that annuity policy instead. Such an action by United Heritage will be without charge to the payee.

If this option is chosen, and if you die before we have made payments for the required number of years, we will continue payments to your designated beneficiary until the total of payments made to you prior to your death and to your beneficiary after your death equals the number of payments originally chosen for the option.

If the payee is a corporation, a partnership, an association, an assignee, or a trust, then no Optional Method of Settlement is available without consent of United Heritage. Any reasonable arrangement for payment can be made if both You and United Heritage so agree.

SECTION IX WAIVER OF PREMIUM

9.01.0 TO WHAT COVERAGES DOES THE WAIVER OF PREMIUM BENEFIT APPLY? The Waiver of Premium benefit applies only to Basic and Supplemental Life Insurance coverage. Waiver of Premium does not apply to any Dependent Life Insurance Benefits or Accidental Death, Dismemberment and Loss of Sight Benefits, if included in this plan. While You are eligible for Waiver of Premium, if such coverages are included in this plan, they may be continued if You continue to pay the required premium, subject to all other terms and conditions of the plan.

9.02.0 WHAT CONDITIONS MUST BE SATISFIED BEFORE YOU ARE ELIGIBLE FOR WAIVER OF PREMIUM? If, prior to age 60 and while insured under the Plan, You are Disabled, then Your insurance will be continued and all premiums will be waived. However, Your continued insurance will be subject to any reductions provided by any part of the plan.

Proof of Your disability must be furnished to United Heritage within one year of Your last day of work as an Active Full-time Employee.

Waiver of Premium due to Disability will begin once satisfactory proof of Your Disability is provided by an attending physician licensed to practice in the United States.

9.03.2 WHAT DOES DISABLED MEAN? For the purpose of this Waiver of Premium Provision, Disabled means that You:

1. are prevented by disability for six consecutive months from doing any work for which You are or could become qualified by education, training or experience; or
2. have a life expectancy of 12 months or less.

9.05.0 IF YOU EXERCISE YOUR CONVERSION PRIVILEGE, HOW IS WAIVER OF PREMIUM AFFECTED? If You choose to convert Your insurance plan to a personal life policy, then the Waiver of Premium provisions will no longer apply unless:

1. within twelve months after Your last day of work as an Active Full-time Employee, You surrender the personal life policy; and
2. no claim was made under the personal policy other than for return of premium.

9.06.0 CAN UNITED HERITAGE HAVE A CLAIMANT EXAMINED FOR PROOF OF DISABILITY? United Heritage requires You to provide satisfactory proof that You are or continue to be Disabled. During the first two years following the date You qualify as Disabled, We may have You examined at reasonable intervals. Thereafter, We will only require an annual examination to confirm Your continued disability status.

If You fail to submit any required proof used by United Heritage to determine if You are or continue to be Disabled, or refuse to be examined as required by United Heritage, then Your premiums will no longer be waived. In addition, no benefit will be payable under the Accelerated Death Benefit.

9.07.0 WHAT IF YOU ARE NO LONGER DISABLED? If You are no longer Disabled, and You return to work in a class of persons eligible for insurance under this plan, then premiums will no longer be waived as of the date You return to work as an Active Full-time Employee. If You have received a benefit under the Accelerated Death Benefit, Your Amount of Life Insurance payable at death will be reduced by that amount.

If You are no longer Disabled, but do not return to work within an eligible class, then premiums will no longer be waived as of the date the Total Disability ceases or as of the date Your condition is no longer considered terminal.

However, if You are not eligible for any other group life insurance, then You are entitled to the Conversion Privilege. You may convert the Amount of Life Insurance that is in force for You on that date. If You have received a benefit under the Accelerated Death Benefit, Your Amount of Life Insurance in force will be reduced by that amount.

9.08.1 HOW LONG WILL PREMIUMS BE WAIVED? Your premium will be waived and Your coverage will be continued until You attain age 65. Waiver of premium is not available if You become Disabled on or after age 60.

9.09.0 On the date Your coverage under this Waiver of Premium provision ceases, You will be entitled to convert Your coverage. You may convert no more than the Amount of Life Insurance that was in force for You on the date the Waiver of Premium ceased.

9.10.0 HOW DOES TERMINATION OF THE POLICY AFFECT YOUR CONTINUED INSURANCE UNDER THE WAIVER OF PREMIUM BENEFIT? Termination of the Group Insurance Policy or Plan will not affect any insurance that is continued under the terms of this provision.

9.11.0 WHAT IF THE GROUP INSURANCE POLICY TERMINATES OR YOU DIE BEFORE YOU QUALIFY FOR WAIVER OF PREMIUM? If the Group Insurance Policy terminates or You die while You are Disabled, but before You qualify for Waiver of Premium and:

1. You were continuously Disabled from Your last day of work as an Active Full-time Employee until the time You died or the policy terminated; and
2. proof of Your Disability is furnished to United Heritage within one year from Your last day of work as an Active Full-time Employee, then coverage continues as follows:
 - a. If the policy terminates, Your coverage will continue in accordance with all of the requirements of this Waiver of Premium provision.
 - b. If You should die, United Heritage will pay the Amount of Life Insurance which would have been in force for You if Your insurance had not terminated. Any such payment will fully discharge United Heritage's liability for Your insurance.

SECTION X ACCELERATED DEATH BENEFIT

10.01.0 WHAT CONDITIONS ARE NECESSARY FOR BENEFITS TO BECOME PAYABLE? If You are diagnosed as being Terminally ill and are less than age 60, then You may request that a portion of the Amount of Life Insurance be paid as an Accelerated Death Benefit. Upon satisfactory proof of Your condition, United Heritage will pay this Accelerated Death Benefit in a lump sum to You. The Amount of Life Insurance on You must be at least \$10,000 to be eligible for this benefit.

Your request for an Accelerated Death Benefit cannot exceed 50% of the in force Amount of Life Insurance, and is subject to a minimum of \$3,000 and a maximum of \$175,000.

For example, if You have an Amount of Life Insurance equal to \$20,000 and You are Terminally Ill, You can request any portion of Your Amount of Life Insurance between \$3,000 to \$10,000 to be paid to You now instead of to Your beneficiary at Your death. However, if You decide to request only \$3,000 now, You cannot request the additional \$7,000 in the future.

After qualifying for benefits under this Accelerated Death Benefit, Your coverage will be continued in accordance with the Waiver of Premium section.

10.02.0 WHAT DOES TERMINAL ILLNESS/TERMINALLY ILL MEAN? Terminally Ill or Terminal Illness means that You have a life expectancy of 12 months or less.

RECEIPT OF ANY BENEFITS IN ACCORDANCE WITH THIS PROVISION WILL REDUCE LIFE INSURANCE BENEFITS PAYABLE UPON DEATH. LIFE INSURANCE BENEFITS PAYABLE UPON DEATH WILL BE CALCULATED BASED ON THE AMOUNT OF LIFE INSURANCE YOU ARE ELIGIBLE TO RECEIVE WITHOUT REGARD TO ACCELERATED BENEFITS MINUS ANY ACCELERATED BENEFITS ACTUALLY RECEIVED.

ADDITIONALLY, ANY BENEFITS RECEIVED UNDER THIS PROVISION MAY BE TAXABLE. SEE YOUR PERSONAL TAX ADVISOR FOR FURTHER INFORMATION.

10.03.0 CAN UNITED HERITAGE HAVE A CLAIMANT EXAMINED FOR PROOF OF TERMINAL ILLNESS? United Heritage requires proof that You are Terminally Ill. Any diagnosis submitted as proof of Terminal Illness must be provided by an attending physician licensed to practice in the United States. If You fail to submit satisfactory proof that You have a Terminal Illness, or if any examination as may be required by United Heritage is refused, then no Accelerated Death Benefit will be payable.

10.04.0 WHAT IF YOU ARE NO LONGER TERMINALLY ILL? If You are no longer Terminally Ill, and You return to work in a class of persons eligible for insurance under this plan, then Your Amount of Life Insurance payable at death will be reduced by any amount of Accelerated Death Benefits You have received.

If You are no longer Terminally Ill, but do not return to work within an eligible class, then Your coverage will terminate as of the date Your condition is no longer considered terminal.

However, if You are not eligible for any other group life insurance, then You are entitled to the Conversion Privilege. The Amount of Life Insurance that You are eligible to convert will be reduced by any amount of Accelerated Death Benefits You have received.

10.05.0 WHAT LIMITATIONS APPLY TO THIS BENEFIT? The Accelerated Death Benefit provision will be subject to all applicable terms and conditions of this plan. You may not request an Accelerated Death Benefit if:

1. You have already received an Accelerated Death Benefit under this or any other plan;
2. You are considered a Retiree under this plan;
3. You are age 60 or older.
4. you are required by law to accelerate benefits to meet the claims of creditors;
5. a government agency requires You to apply for benefits to qualify for a government benefit or entitlement.

10.06.0 WHAT IF YOU MADE AN ASSIGNMENT UNDER THIS PLAN? If You have executed an assignment of interest with respect to Your Amount of Life Insurance, in order to pay benefits under this provision, United Heritage must receive a release from the individual to whom the assignment was made before any benefits are payable.

10.08.0 WHAT IS THE COST? To cover administrative expenses, we will deduct a charge of \$300.00 from the Accelerated Benefit.

SECTION XII GENERAL PROVISIONS

12.01.0 WHEN CAN THIS PLAN BE CONTESTED? Except for non-payment of premium, The Group Insurance Policy cannot be contested after two years from the Plan Effective Date.

No statement made by a Covered Person relating to His or her insurability will be used to contest the insurance for which the statement was made after the insurance has been in force for two years during the Covered Person's lifetime. In order to be used, the statement must be in writing and signed by the Covered Person.

12.03.0 HOW DO YOU DESIGNATE OR CHANGE YOUR BENEFICIARY? You may designate or change a beneficiary by doing so in writing on a form satisfactory to United Heritage and filing the form with the Employer. Only satisfactory forms sent to the Employer prior to Your death will be accepted.

Designations will become effective as of the date You signed and dated the form, even if You have since died. We will not be liable for any amounts paid before receiving notice of a beneficiary change from the Employer.

In no event may a beneficiary be changed by a Power of Attorney.

SECTION XIII CLAIM PROVISIONS

13.01.0 ARE SPECIAL FORMS REQUIRED TO FILE A CLAIM? If You die, Your beneficiary will be furnished a claim form. United Heritage will send these forms within 15 days after receiving a Notice of Claim. If United Heritage does not send the forms within 15 days, the claimant may submit any other written proof which fully describes the nature and extent of His claim. The completed claim form and a certified copy of Your death certificate should be sent to United Heritage. When the required claim papers are received and approved by United Heritage, the Amount of Life Insurance on Your life will be paid.

13.01.0 (UT) ARE SPECIAL FORMS REQUIRED TO FILE A CLAIM? If You die, Your beneficiary will be furnished a claim form. United Heritage will send these forms along with instructions, and offer any reasonable assistance, within 15 days after receiving a Notice of Claim. If United Heritage does not send the forms within 15 days, the claimant may submit any other written proof which fully describes the nature and extent of His claim. The completed claim form and a certified copy of Your death certificate should be sent to United Heritage. Within 15 days from receipt of the required claim papers, United Heritage will request any additional necessary information from the claimant, commence any necessary further investigation of the claim, or approve the required claim papers as due written proof and pay the Amount of Life Insurance on Your life.

13.03.0 WHEN SHOULD UNITED HERITAGE BE NOTIFIED OF A CLAIM? A claimant must give United Heritage, or its appropriate representative, written notice of a claim within 20 days after the loss happens or starts. If notice cannot be given within that time, it must be given as soon as possible after that.

Such notice must include:

1. the claimant's name and address; and
2. the Policy or Plan number.

13.04.0 WHEN MUST PROOF OF LOSS BE GIVEN? Written Proof of Loss must be sent to United Heritage, or its appropriate representative, within 90 days after the date of such loss.

However, all claims must be submitted to United Heritage within 90 days of the date the Covered Person's insurance terminates.

If proof is not given by the time it is due, it will not affect the claim if:

1. it was not possible to give proof within the required time; and
2. proof is given as soon as possible.

13.05.0 WHEN AND TO WHOM WILL YOUR CLAIM BE PAID? Claims payable for loss will be paid as soon as due written proof is received. If any payment is due at the end of a claim, it will be paid as soon as written Proof of Loss is received.

Any payments owing at Your death may be paid to Your estate. If any payment is owed to:

1. Your estate;
2. a person who is a minor; or
3. a person who is not legally competent,

then United Heritage may pay up to \$1,000 to any of Your relatives who is entitled to it in the opinion of United Heritage. Any such payment shall fulfill United Heritage's responsibility for the amount paid.

13.05.0 (UT) WHEN AND TO WHOM WILL YOUR CLAIM BE PAID? Claims payable for loss will be paid within 15 days from the receipt of due written proof. If any payment is due at the end of a claim, it will be paid within 15 days from the receipt of due written proof.

Any payments owing at Your death may be paid to Your estate. If any payment is owed to:

1. Your estate;
2. a person who is a minor; or
3. a person who is not legally competent,

then United Heritage may pay up to \$1,000 to any of Your relatives who is entitled to it in the opinion of United Heritage. Any such payment shall fulfill United Heritage's responsibility for the amount paid.

13.06.0 CAN UNITED HERITAGE HAVE A CLAIMANT EXAMINED OR REQUEST AN AUTOPSY?

United Heritage reserves the right to examine any claimant and to perform an autopsy, if not forbidden by law. Any such examinations will be as reasonably required by United Heritage and at United Heritage's expense.

13.07.0 WHAT NOTIFICATION WILL YOU RECEIVE IF YOUR CLAIM IS DENIED? If a claim for benefits is wholly or partly denied, the claimant will be furnished with written notification of the decision. This written decision will:

1. give the specific reason(s) for the denial;
2. make specific reference to this plan's provisions upon which the denial is based;
3. provide a description of any additional information necessary to prepare a claim and an explanation of why it is necessary; and
4. provide an explanation of the review procedure.

13.08.0 WHAT RECOURSE DO YOU HAVE IF YOUR CLAIM IS DENIED? On any denied claim, the claimant or His representative may appeal to United Heritage for a full and fair review.

The claimant may:

1. request a review upon written application within 60 days of receipt of claim denial;
2. review pertinent documents; and
3. submit issues and comments in writing.

A request for an appeal will not be denied if not submitted within 60 days if it is not reasonably possible to make such request within 60 days. In this case, the request must be submitted as soon as reasonably possible thereafter.

A decision will be made by United Heritage no more than 60 days after the receipt of the request, except in special circumstances (such as the need to hold a hearing), but in no event more than 120 days after the request for review is received.

13.09.0 WHEN CAN LEGAL ACTION BE TAKEN? Legal action cannot be taken against United Heritage;

1. sooner than 60 days after Proof of Loss has been furnished; or
2. 3 years after the time Proof of Loss is required to be furnished according to the terms of this Group Insurance Policy.

13.10.0 HOW DOES THIS PLAN AFFECT WORKERS' COMPENSATION COVERAGE? This Plan does not replace Workers' Compensation or affect any requirement for Workers' Compensation coverage.

13.11.0 PHYSICIAN-PATIENT RELATIONSHIP The Insured Person may choose any licensed physician. United Heritage shall not in any way disturb the physician-patient relationship.