

PERSONAL ACCIDENT COVERAGE for ACTIVE AND RETIRED MEMBERS

You may enroll for one of the options below. The option for which you enroll will be recorded by SAMBA and reported to Prudential.

Benefit Classes	Amount of Insurance*
All Members	
Option 1	\$10,000
Option 2	\$25,000
Option 3	\$50,000
Option 4	\$100,000
Option 5	\$150,000
Option 6	\$200,000
Option 7	\$250,000
Option 8	\$300,000
Option 9	\$400,000
Option 10	\$500,000

*If you are enrolled for Personal Accident Coverage on January 1, 2007 and you were covered for the Personal Accident Coverage on December 31, 2006, the amount for which you are insured will be the amount of insurance that can be purchased based on your 2006 contribution as reported to Prudential by the Contract Holder.

Amount Limit Due to Age: When you are age 70 or more but less than age 75, your amount of insurance is limited. It is limited to \$50,000.

When you are age 75 or more, your amount of insurance is further limited. It is limited to \$10,000.

You may enroll your Qualified Dependents for the plan shown below. The amounts of insurance for which you enroll may be equal to or less than the Personal Accident coverage amount elected by the Member.

Persons who are your Qualified Dependent	Amount of Insurance on each Qualified Dependent, as a percent of your Employee Insurance*
Your spouse	60% on your spouse
Your child(ren) only	20% on each child**
Your spouse and child(ren)	50% on your spouse, and 15% on each child**
	**Maximum for each child: \$50,000

*If you are enrolled for Dependents Insurance under the Personal Accident Coverage on January 1, 2007 and you were covered for Dependents Insurance under the Personal Accident Coverage on December 31, 2006, the amount for which your Qualified Dependents are insured will be the amount of insurance that can be purchased based on your 2006 contribution as reported to Prudential by the Contract Holder.

ADDITIONAL BENEFITS UNDER EMPLOYEE AND DEPENDENTS 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 the Amount of Insurance on the person; and
- (2) \$25,000.

Additional Amount Payable for Loss of Life as a Result of an Accident in an Automobile While Using an Air Bag: \$5,000.

Additional Amount Payable for Tuition Reimbursement for Your Dependent Spouse: An amount equal to the least of:

- (1) the actual annual tuition charged for the program;
- (2) 5% of your Amount of Insurance; and
- (3) \$5,000.

This benefit is payable for only one year.

Additional Amount Payable for Tuition Reimbursement for Your Dependent Child: An amount equal to the least of:

- (1) the actual annual tuition, exclusive of room and board, charged by the School;
- (2) 5% of the Amount of Insurance on the person; and
- (3) \$5,000.

This benefit is payable annually for up to 4 consecutive years, but not beyond the date the child reaches age 23.

Additional Amount Payable for Child Care Expenses for Your Dependent Child: An amount equal to the least of:

- (1) the actual cost charged by such Child Care Center per year;
- (2) 5% of the Amount of Insurance on the person; and
- (3) \$5,000.

This benefit is payable annually for up to 4 consecutive years, but not beyond the date the child reaches age 13.

Additional Amount Payable for Your Child's Loss: An amount equal to the lesser of:

- (1) the amount payable for the one largest amount to which the child is entitled; and
- (2) \$100,000.

Additional Amount Payable for Bereavement and Trauma Counseling: An amount equal to the lesser of:

- (1) the actual cost charged for counseling sessions; and
- (2) \$50.00.

This benefit is payable for up to 10 sessions per person.

Additional Monthly Amount Payable for Mortgage Payment: An amount equal to the lesser of:

- (1) The amount of your monthly Mortgage payment; and
- (2) \$2,500.

This benefit will be paid monthly until the first of these occurs:

- (1) Your spouse dies.
- (2) Your Mortgage is paid in full.
- (3) Your House is sold.
- (4) The benefit has been paid for 12 consecutive months.

Additional Monthly Amount Payable for Rehabilitation Expense: An amount equal to the lesser of:

- (1) 5% of the Amount of Insurance on the person; and
- (2) \$500.

This benefit will be paid monthly until the first of these occurs:

- (1) A Doctor determines that the person no longer needs rehabilitation.
- (2) The person fails to furnish any required proof of the person's continuing need for rehabilitation.
- (3) The person fails to submit to a medical exam by Doctors named by Prudential, at Prudential's expense, when and as often as Prudential requires.
- (4) The benefit has been paid for 12 consecutive months.

Additional Amount Payable for Critical Burns: An amount equal to the lesser of:

- (1) 25% of the Amount of Insurance on the person; and
- (2) \$25,000.

To Whom Payable: The applicable Accidental Death and Dismemberment benefits and Personal Accident benefits are payable to you with these exceptions:

- (1) Benefits for tuition reimbursement for your spouse payable on account of your Loss of life will be paid to:
 - (a) your spouse, if living; or
 - (b) your spouse's estate.
- (2) Benefits for child care expenses or tuition reimbursement for your dependent children will be paid to the person or institution appearing to Prudential to have assumed the main support of the children when such benefits are payable on account of:
 - (a) your Loss of life; or
 - (b) your spouse's Loss of life that are unpaid at your death.
- (3) Benefits for monthly mortgage payments payable on account of your Loss of life will be paid to your spouse.
- (4) Benefits for any other of 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.)
- (5) If you are not living, benefits for a dependent's Losses are payable to the dependent who suffered the Loss. If that dependent is not living, the benefits will be paid to that dependent's estate.