

MASTER SCHEDULE

SOUTH DAKOTA STATE EMPLOYEE BENEFITS PROGRAM

**(Administered by the Commissioner of the Bureau of Personnel
of the State of South Dakota)**

Effective Date: July 1, 2010

Eligible Class: All Benefit Eligible Employees, Retired Employees, and participants eligible for Continuation Coverage.

Waiting Period: One month and one day from the date of hire.

Eligible Dependents: Dependents of Benefit Eligible Employees as defined in Section 2.

Other Important Information

How Medical Information About You May Be Used and Disclosed and How You Can Get Access to This Information

Our Legal Duty

As a participant in the South Dakota State Employees Benefits Plan, the Plan is required to provide you with this Notice of Privacy Practices and to explain your rights and the legal duties of the Plan concerning your medical information under federal law. The Notice of Privacy Practices is located at www.bopweb.com, under Forms and Documents, Documents section, and click on HIPAA Privacy Notice. The Plan must follow the privacy practices which are described in this notice, effective on April 14, 2003, and revised on March 31, 2006. We reserve the right to make the changes in our privacy practices and the new terms of our notice effective for all medical information that we maintain, including medical information we created or received before we made the changes. Before we make a significant change in our privacy practices, we will change this notice and send the new notice to our health plan contract holders at the time of the change.

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BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT COVERAGE FOR ELIGIBLE EMPLOYEES

Basic Life Coverage of \$25,000 is available for all Benefit Eligible Employees. This coverage includes both a group term life and an accidental death and dismemberment (AD&D) benefit. The AD&D coverage provides a life benefit in the case of accidental death plus a benefit.

BENEFIT FOR BASIC LIFE	ADDITIONAL AD&D BENEFIT FOR BASIC LIFE	TOTAL
\$25,000	\$25,000	\$50,000

Any change in amounts of coverage due to change in Eligibility shall take effect on the first payroll date following the Eligibility change.

SUPPLEMENTAL LIFE BENEFIT FOR ELIGIBLE EMPLOYEES

In addition to the Basic Life benefit, the Employee may choose Supplemental Life Coverage equal to two, three, four, or five times annual earnings to a maximum of \$400,000. To determine the amount of coverage, annual earnings will be rounded to the next higher multiple of \$1,000 if they are not an even multiple of \$1,000.

Note: See rates in the Section 4.2.

OPTIONAL LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT COVERAGE FOR DEPENDENTS

An Employee must elect Supplemental Life Coverage in order to purchase Dependent Life Coverage. An Employee may purchase \$10,000 of Dependent Life Coverage for each of the Employee's eligible Dependents. (See the definition of Dependent in Section 2.)

Eligible Dependents include the Employee's spouse and dependent children. Coverage for dependent children begins 14 days after birth and generally ends in the month of the child's 29th birthday. Coverage continues until the last day of the month in which the Dependent is no longer eligible. (See the definition of Dependent in Section 2 for eligibility requirements.)

Dependent Life Coverage includes both a life benefit and an AD&D benefit. This coverage applies to all eligible dependents.

	LIFE BENEFIT FOR DEPENDENTS	ADDITIONAL AD&D BENEFIT FOR DEPENDENTS	TOTAL
Dependent Life Coverage	\$10,000	\$10,000	\$20,000