



H47329

05/01/2007

GROUP BOOKLET-CERTIFICATE FOR MEMBERS OF:

**NORTHWESTERN HEALTH SCIENCES
UNIVERSITY**

MEMBERS WITH LESS THAN 1 YEAR OF SERVICE
Group Member Life Insurance

Print Date: 05/05/2007

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Summary Plan Description for Purposes of Employee Retirement Income Security Act (ERISA):

This booklet-certificate (including any supplement) may be utilized in part in meeting the Summary Plan Description requirements under ERISA for insured employees of the Policyholder who are eligible for Group Life and Accidental Death and Dismemberment coverage.

A separate booklet-certificate is issued if necessary to cover one or more separate classes of the Policyholder who are eligible for Group Life and Accidental Death and Dismemberment coverage. For further information contact your plan administrator.

CERTIFICATE OF INSURANCE

Your insurance has been designed to provide financial help for you when a covered loss occurs. Your employer has chosen benefits provided by a Group Policy issued by Us, Principal Life Insurance Company. To the extent that benefits are provided by that Group Policy, the administration and payment of claims will be done by Us as an insurer.

The provisions of the Group Policy determine Members' rights and benefits. This booklet briefly describes those rights and benefits. It outlines what you must do to be covered. It explains how to file claims. It is your certificate while you are insured.

NOTE: If this insurance replaces prior group life insurance provided through your employer, the beneficiary named under the prior group life insurance and recorded by your employer will be the beneficiary under the Group Policy unless you have named a new beneficiary. If you wish to change your beneficiary designation, you must complete a new beneficiary designation form - see your employer for the necessary form.

THIS BOOKLET REPLACES ANY PRIOR BOOKLET THAT YOU MAY HAVE RECEIVED. If you have any questions about this new booklet, please contact your employer. In the event of future plan changes, you will be provided with a new booklet-certificate or a booklet-certificate rider.

If you have an electronic booklet, paper copies of this booklet-certificate are also available. Please contact your employer if you would like to request a paper copy.

PLEASE READ YOUR BOOKLET CAREFULLY. We suggest that you start with a review of the terms listed in the DEFINITIONS Section (at the back of the booklet). The meanings of these terms will help you understand the insurance.

This booklet describes all the benefits available under the Group Policy underwritten by Us. However, if you have elected to not accept any available benefits, those benefits described in this booklet will not apply to you.

The group insurance policy and your coverage under the Group Policy may be discontinued or altered by the Policyholder or Us at any time without your consent.

We reserve discretion to construe or interpret the provisions of this group insurance, to determine eligibility for benefits, and to determine the type and extent of benefits, if any, to be provided, subject to the Claims Procedures shown on page GH 113. This interpretation may be modified or reversed by a court or regulatory agency with appropriate jurisdiction.

ACCELERATED BENEFITS - Benefits paid as shown in this booklet-certificate for Accelerated Benefits are an advance of a portion of your Life Insurance benefit. This provision:

- accelerates and reduces your benefit;
- is not intended to be used as long-term care insurance.

Effect on Government Benefits. If you receive payment of Accelerated Benefits, you may lose your right to receive certain public funds, such as Medicare, Medicaid, Social Security, Supplemental Security, Supplemental Security Income (SSI), and possibly others.

Tax Consequences. Receiving Accelerated Benefits from the Group Policy may have tax consequences for you. We cannot give you advice about this. You may wish to obtain advice from a tax professional or an attorney before you decide to receive Accelerated Benefits from the Group Policy.

This is a life insurance policy which pays accelerated death benefits at your option under conditions specified in the policy. The policy is not a long-term care policy meeting the requirements of sections 62A.46 to 62A.56 or Chapter 62S.

The insurance provided in this booklet is subject to the laws of the state of MINNESOTA.

PRINCIPAL LIFE INSURANCE COMPANY
Des Moines, IA 50392-0001

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SUMMARY OF BENEFITS
(effective May 1, 2007)

This section highlights the benefits provided under this insurance. The purpose is to give you quick access to the information you will most often want to review. **Please read the other sections of this booklet for a more detailed explanation of benefits and any limitations or restrictions that might apply.**

MEMBER LIFE INSURANCE

If you die, your beneficiary will be paid the Scheduled Benefit then in force for you (however, see the exception noted below). The Scheduled Benefit is based on your class:

Class	*Scheduled Benefit
ALL MEMBERS	\$10,000

Member Life Insurance benefits are subject to all reductions provided in the Group Policy including reductions due to salary changes, and age changes, and receipt of Accelerated Benefit payment.

*The Scheduled Benefit is subject to the Proof of Good Health requirements as described in the booklet on GH 110. If, because of these Proof of Good Health requirements, We approve an amount of insurance that is different than the Scheduled Benefit, the approved amount will be paid.

For the age(s) shown below, the amount of insurance will be the percentage of the Scheduled Benefit (or approved amount, if applicable) as shown below.

Age	% of Scheduled Benefit (or approved amount, whichever applies)
Age 65 but less than age 70	65%
Age 70 and Over	50%

MEMBER ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

If you are injured and otherwise qualify, We will pay the following percentages of your Scheduled Benefit (or approved amount, if applicable) in force:

- 50% if you lose a hand, a foot, or the sight of one eye; or
- 100% if more than one of the above listed losses results from the same accident; or
- 25% for loss of thumb and index finger on the same hand; or
- 100% if you lose your life.

Payment for loss of life will be to your beneficiary or as otherwise provided in the Death Benefit provision. Payment for any other loss will be to you. The Scheduled Benefit is based on your class:

Class	*Scheduled Benefit
ALL MEMBERS	\$10,000

*The Scheduled Benefit is subject to the Proof of Good Health requirements as described in the booklet on GH 110. If, because of these Proof of Good Health requirements, We approve an amount of insurance that is different than the Scheduled Benefit, the approved amount will be paid.

For the age(s) shown below, the amount of insurance will be the percentage of the Scheduled Benefit (or approved amount, if applicable) as shown below.

Age	% of Scheduled Benefit (or approved amount, whichever applies)
Age 65 but less than age 70	65%
Age 70 and Over	50%

HOW TO BE INSURED - MEMBERS

MEMBER LIFE INSURANCE MEMBER ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Eligibility

To be eligible for insurance you must be a Member.

You will be eligible for insurance on the latest of:

- May 1, 2007; or
- for full-time employees hired prior to May 1, 2007, the first of the Insurance Month coinciding with or next following the date you complete one month of continuous Active Work; or
- for full-time employees hired on or after May 1, 2007, the first of the Insurance Month coinciding with or next following the date you complete one month of continuous Active Work.

In no circumstance will you be eligible for Member Life Insurance under the Group Policy if you are eligible under any other Group Term Life Insurance policy underwritten by Us.

Effective Dates - Actively at Work

If you are not Actively at Work on the date your insurance would otherwise be effective, your insurance will not be in force until the day you return to Active Work.

This Actively at Work requirement will be waived for Members who:

- are absent from Active Work because of a regularly scheduled day off, holiday, or vacation day; and
- were Actively at Work on their last scheduled work day before the date of their absence; and
- were capable of Active Work on the day before the scheduled effective date of their insurance or change in their insurance, whichever is applicable.

This Actively at Work requirement may also be waived as described below.

When insurance under the Group Policy replaces coverage under a Prior Policy, the Active Work requirement may be waived for those Members who:

- are eligible and enrolled under the Group Policy on the date insurance would otherwise be effective; and
- were covered under the Prior Policy on the date of its termination.

In no event will the Active Work requirement be waived for those Members who, on the date of termination of the Prior Policy, either:

- had the option, under the terms of the Prior Policy, to convert their coverage under the Prior Policy to an individual policy; or
- were eligible under the terms of the Prior Policy to have their premiums waived due to Total Disability.

NOTE: When insurance under the Group Policy replaces coverage under a Prior Policy and the Active Work requirement

is waived, any Benefits Payable will be the lesser of the Scheduled Benefit of the Group Policy or the amount that would have been paid by the Prior Policy had it remained in force.

Individual Incontestability and Misstatement of Age

All statements made by any insured person (you or one of your Dependents) will be representations and not warranties. These statements may not be used to contest the insured person's insurance unless:

- the insurance has been in force for less than two years during the insured person's lifetime; and
- the statement is in Written form Signed by the insured person; and
- a copy of the form, which contains the statement, is given to the insured person or the insured person's beneficiary at the time insurance is contested.

We will not retroactively terminate your insurance without your Written consent.

Your Written consent is not required if:

- the Group Policy is lawfully terminated retroactively and not replaced with substantially similar insurance; or
- you committed fraud or misrepresented eligibility under the terms of the Group Policy or any other material fact; or
- We retroactively terminate your insurance solely because the Policyholder did not notify Us of the insurance in advance of your voluntary or involuntary termination of employment.

When insurance is retroactively terminated because the Policyholder did not notify Us of the insurance in advance of your voluntary or involuntary termination of employment, it cannot cease earlier than the end of the day of termination from employment.

If the Policyholder requested Us to include you as an insured, retroactive termination of insurance without Written consent must not be based on the failure of you to meet the Policyholder's eligibility requirements.

However, the above will not preclude the assertion at any time of defenses based upon the person not being eligible for insurance under the Group Policy or upon other provisions of the Group Policy.

In addition, if a person's age is misstated, We may, at any time, adjust premiums and benefits to reflect the correct age.

Assignments

No assignments of Member Life Insurance will be allowed under the Group Policy.

Proof of Good Health

In some instances, Proof of Good Health will be required to place your insurance in force. We will determine the type and form of required proof. You will need to file Proof of Good Health:

- If you request insurance more than 31 days after the date you are eligible including any insurance you refuse and later request.
- If you request insurance under the Group Policy and you were eligible under the Prior Policy, but elected to waive coverage under the Prior Policy.
- If you have failed to provide required Proof of Good Health or you have been refused insurance under the

Group Policy at any prior time.

- If you elect to terminate insurance and, more than 31 days later, you request to be insured again.
- If, on the date you are eligible, fewer than ten Members are insured.
- If, on the date you are eligible for any increased or additional Scheduled Benefit amount, fewer than ten Members are insured.
- To make effective any Scheduled Benefits amounts for you that are, initially or through later increases, in excess of:
 - \$150,000 if you are under age 65; and
 - \$150,000 if you are age 65 or over but under age 70; and
 - *\$150,000 if you are age 70 or over.

*If you are insured on the date your coverage under the Group Policy is effective and this insurance replaces insurance in force on the day immediately before the effective date of the Group Policy: the lesser of the amount shown above or the amount for which you were insured under the replaced insurance.

**Effective Date for Initial Insurance
(Proof of Good Health Not Required)**

You must request initial insurance in a form provided by Us.

If you are required to contribute toward the cost of your insurance, your insurance will normally be in force on:

- the date you are eligible, if you make your request on or before that date; or
- the first of the Insurance Month coinciding with or next following the date of your request, if you make your request within 31 days after the date you are eligible.

If you are not required to contribute toward the cost of your insurance, your insurance will normally be in force on the date you are eligible.

However, if you are not Actively at Work on the date insurance would otherwise be effective, your insurance will not be in force until the day you return to Active Work.

**Effective Date for Initial Insurance
(Proof of Good Health Required)**

If Proof of Good Health is required, your insurance will normally be in force on the later of:

- the date insurance would have been effective had Proof of Good Health not been required; or
- the first of the Insurance Month coinciding with or next following the date Proof of Good Health is approved by Us.

However, if you are not Actively at Work on the date insurance would otherwise be effective, your insurance will not be in force until the day you return to Active Work.

Effective Date for Benefit Changes Due to Change in Insurance Class

Unless Proof of Good Health is required, a change in your Scheduled Benefit amount because of a change in your insurance class will normally be effective on the first of the Insurance Month coinciding with or next following the date of the change. However, if you are not Actively at Work on the date the Scheduled Benefit change would otherwise be

effective, the Scheduled Benefit change will not be in force until the day you return to Active Work. Exception: decreases in Member Life and Member Accidental Death and Dismemberment Insurance Scheduled Benefit amounts are effective on the date of the change, whether or not you are Actively at Work.

Any termination of Member Life and Member Accidental Death and Dismemberment Insurance Scheduled Benefit amounts due to a change in your insurance class will be effective on the date of the change, whether or not you are Actively at Work.

If Proof of Good Health is required, a change in your Member Life and Member Accidental Death and Dismemberment Insurance Scheduled Benefit amounts due to a change in your insurance class, will be effective on the later of:

- the date the change would otherwise be effective if Proof of Good Health had not been required; or
- the first of the Insurance Month coinciding with or next following the date Proof of Good Health is approved by Us.

Effective Date for Benefit Changes Due to Changes by Policy Amendment

A change in your Scheduled Benefit amount because of a change in the Schedule of Insurance (as described on GH 109) by amendment to the Group Policy for which Proof of Good Health is not required (see above) will be effective on the date of change. However, if you are not Actively at Work on the date an increase in the Scheduled Benefit would otherwise be effective, the Scheduled Benefit in force will continue to apply to you until the day you return to Active Work. When you return to Active Work, the Scheduled Benefit increase will then be in force for you. Exception: decreases in Member Life and Member Accidental Death and Dismemberment Insurance Scheduled Benefit amounts due to a change by amendment to the Group Policy are effective on the date of change, whether or not you are Actively at Work.

A change in your Scheduled Benefit amount because of a change in the Schedule of Insurance (as described on GH 109) by amendment to the Group Policy for which Proof of Good Health is required (see above) will be effective on the later of:

- the date the change would otherwise be effective if Proof of Good Health had not been required; or
- the first of the Insurance Month coinciding with or next following the date Proof of Good Health is approved by Us.

Effective Date for Benefit Changes Due to Changes Requested by the Member

If Proof of Good Health is not required, a change in your Member Life and Member Accidental Death and Dismemberment Insurance Scheduled Benefit amounts due to your request, will be effective on the first of the Insurance Month coinciding with or next following the date of the request. However, if you are not Actively at Work on the date the Scheduled Benefit change would otherwise be effective, the Scheduled Benefit change will not be in force until the day you return to Active Work. Exception: decreases in Member Life and Member Accidental Death and Dismemberment Insurance Scheduled Benefit amounts are effective on the date of the change, whether or not you are Actively at Work.

If Proof of Good Health is required, a change in your Member Life and Member Accidental Death and Dismemberment Insurance Scheduled Benefit amounts due to your request, will be effective on the later of:

- the date the change would otherwise be effective if Proof of Good Health had not been required; or
- the first of the Insurance Month coinciding with or next following the date Proof of Good Health is approved by Us.

Termination

Your insurance under the Group Policy will cease on the earliest of:

- the date the Group Policy terminates; or
- the end of the Insurance Month in which the last premium is paid for your insurance; or
- the end of any Insurance Month, if requested by you before that date; or
- the end of the Insurance Month in which you cease to be a Member; or
- the end of the Insurance Month in which you cease to belong to a class for which insurance is provided; or
- the date you retire; or
- the end of the Insurance Month in which you cease Active Work.

Termination for Fraud

We may at any time terminate your eligibility under the Group Policy:

- in Writing and with 31-day notice, if you submit any claim that contains false or fraudulent elements under state or federal law;
- in Writing and with 31-day notice, upon finding in a civil or criminal case that you have submitted claims that contain false or fraudulent elements under state or federal law;
- in Writing and with 31-day notice, when you have submitted a claim, which, in good faith judgement and investigation, you knew contains false or fraudulent elements under state or federal law.

Continuation

If you cease Active Work because of sickness or injury, you may be eligible for limited continuation of insurance.

If you cease Active Work because of layoff or leave of absence, insurance may be continued on a limited basis.

Your insurance may also be continued under the continuation provisions described on GH 118 and GH 118 A MN subject to the provisions of the Group Policy.

If you are interested in continuing your insurance beyond the date it would normally terminate, you should consult with the Policyholder before your insurance terminates.

CONTINUATION

Federal Family and Medical Leave Act (FMLA)

Federal law requires that Eligible Employees be provided a continuation period in accordance with the provisions of the Federal Family and Medical Leave Act (FMLA).

This is a general summary of the FMLA and how it affects the Group Policy. See your employer for details on this continuation provision.

FMLA and Other Continuation Provisions

If your employer is an Eligible Employer and if the continuation portion of the FMLA applies to your insurance, these FMLA continuation provisions:

- are in addition to any other continuation provisions of the Group Policy, if any; and
- will run concurrently with any other continuation provisions of the Group Policy for sickness, injury, layoff, approved leave of absence, if any.

If continuation qualifies for both state and FMLA continuation, the continuation period will be counted concurrently toward satisfaction of the continuation period under both the state and FMLA continuation periods.

Eligible Employer

Eligible Employer means any employer who is engaged in commerce or in any industry or activity affecting commerce who employs 50 or more employees for each working day during each of 20 or more calendar workweeks in the current or preceding calendar year.

Eligible Employee

Eligible Employee means an employee who has worked for the Eligible Employer:

- for at least 12 months; and
- for at least 1,250 hours (approximately 24 hours per week) during the year preceding the start of the leave; and
- at a work-site where the Eligible Employer employs at least 50 employees within a 75-mile radius.

For this purpose, "employs" has the meaning provided by the Federal Family and Medical Leave Act (FMLA).

Mandated Unpaid Leave

Eligible Employers are required to allow 12 workweeks of unpaid leave during any 12-month period to Eligible Employees for one or more of the following reasons:

- The birth of a child of an Eligible Employee and in order to care for the child.
- The placement of a child with the Eligible Employee for adoption or foster care.
- To care (physical or psychological care) for the spouse, child, or parent of the Eligible Employee, if they have a "serious health condition."

- A "serious health condition" that makes the Eligible Employee unable to perform the functions of his or her job.

Reinstatement

An Eligible Employee's terminated insurance may be reinstated in accordance with the provisions of the Federal Family and Medical Leave Act (FMLA), subject to the Actively at Work requirements of the Group Policy. A longer reinstatement period will be allowed for an approved leave of absence taken in accordance with the provisions of the state law regarding parental leave.

CONTINUATION OF BENEFITS

Sickness or Injury

If Active Work ends because of your sickness or injury your insurance may be continued. Contributions are payable for the continued insurance in the same manner as if Active Work had not ended. The continued insurance will end for you on the earlier of:

- the date insurance would otherwise cease; or
- the end of the Insurance Month in which you recover.

If sickness or injury results in Total Disability, insurance may be continued as provided in GH 203 MN.

Layoff or Approved Leave of Absence

If Active Work ends because you are on layoff or approved leave of absence, your insurance may be continued. You may be required to pay the full cost for the continued insurance. The continued insurance will end for you on the earlier of:

- the date insurance would otherwise cease; or
- the end of the Insurance Month in which the layoff or approved leave of absence ends; or
- the date one month after the end of the Insurance Month in which Active Work ends.

In addition, a longer continuation period will be allowed for an approved leave of absence taken in accordance with the provisions of Minnesota Statute 181.94 regarding unpaid parental leave of absences.

State Required Continuation - Minnesota

Reduction of Work Hours or Termination of Employment

"Termination of Employment" will include cessation of Active Work due to sickness or injury, layoff, leave of absence, or retirement, but will not include any discharge for gross misconduct.

If your insurance ends because of a reduction of work hours or Termination of Employment, you may elect to continue insurance (including Accidental Death and Dismemberment Insurance) by paying the cost. If you die during the 60-day continuation election period and before you elect to continue or reject insurance, then you will be considered to have elected continuation of insurance. We will pay your beneficiary the Scheduled Benefit in force on the date of death, less any unpaid premium due.

If your insurance would otherwise terminate because of your voluntary or involuntary Termination of Employment or reduction in work hours, the Policyholder must notify you within ten days after such termination. Such notice must be in Writing, be sent by first class mail, and provide notice of:

- the right to elect to continue the insurance;
- the amount you must pay monthly to the Policyholder to retain the insurance;
- the manner in which and the office of the Policyholder to which the premium must be made; and
- the time by which the premiums to the Policyholder must be made.

You must notify the Policyholder in Writing and pay the first premium within 60 days after the later of:

- the date insurance would otherwise cease; or
- the date you receive the Policyholder's Written notice.

The continued insurance will terminate on the earliest of:

- the date insurance has been continued for 18 months; or
- the end of the period for which contributions are paid, if you fail to make timely payment of a required contribution; or
- the date the Group Policy is terminated (The continuation period may be completed under the replacement plan, if any.); or
- the date you become insured under another group life insurance policy.

DESCRIPTION OF BENEFITS

MEMBER LIFE INSURANCE

Death Benefit

If you die while insured for Member Life Insurance, We will pay your beneficiary the Scheduled Benefit (or approved amount, if applicable) in force on the date of your death, less any unpaid premium and less any Accelerated Benefit payment as discussed later in this section. If your beneficiary does not survive you, We will make your payment in the following order of precedence:

- to your spouse;
- to your children born to or legally adopted by you;
- to your parents;
- to your brothers and sisters;
- if none of the above, to the executor or administrator of your estate or other persons as provided in the Group Policy.

However, if We are notified that a beneficiary is suspected or charged with your death, the Death Benefit may be withheld until additional information has been received or the trial has been held. If a beneficiary is found guilty of your death, such beneficiary may be disqualified from receiving any benefit due. Payment may then be made to any contingent beneficiary or to the executor or administrator of your estate.

Your or your beneficiary may elect to have the payment of proceeds paid in a lump sum payment. You or your beneficiary may request alternative payment methods which include, but are not limited to, a life income option, an income option for fixed amounts or fixed time periods, and the option to select an interest-bearing draft account with Us with the right to select another option at a later date.

Beneficiary

You should name a beneficiary at the time you enroll for insurance. You may later change your beneficiary by filing a Written request with the Policyholder. See the Policyholder for change request forms. A change in your beneficiary will not be in force until the Policyholder record(s) the change.

Continuation (Member Life Insurance - Coverage During Disability)

If you cease Active Work for any reason, other than discharge for gross misconduct or disability, your insurance may be continued as described under Continuation of Benefits on GH 118 A MN, and if you cease Active Work because you are Totally Disabled, you might qualify to continue your Member Life Insurance and Member Accidental Death and Dismemberment Insurance . This continuation is called Coverage During Disability.

To be qualified for Coverage During Disability, you must:

- become Totally Disabled while insured for Member Life Insurance; and
- become Totally Disabled before the earlier of retirement or age 60; and
- remain Totally Disabled continuously; and
- be under the regular care and attendance of a Physician; and

- send proof of Total Disability to Us within one year of the date Total Disability starts and as often thereafter as We may require; and
- submit to examinations by a Physician when We require (We will pay for these examinations and will choose the Physician).

If you qualify, Coverage During Disability will be in force on the earlier of:

- the day nine months after the date your Total Disability began; or
- the date of your death.

Premium will not be charged for Member Life Insurance and Member Accidental Death and Dismemberment Insurance while your Coverage During Disability is in force.

Coverage During Disability will cease on the earliest of:

- the date your Total Disability ends; or
- the date you fail to send Us any required proof of Total Disability; or
- the date you cease to be under the regular care and attendance of a Physician; or
- the date you fail to submit to a required Physician's examination; or
- the date you are age 65; or
- the date you no longer qualify.

If you die while Coverage During Disability is in force, We will pay your beneficiary the Member Life Insurance benefit, if any, that would have been paid had you remained insured under the benefit schedule in force on the date your Total Disability began. Member Life Insurance benefits are subject to all reductions provided in the Group Policy including reductions due to age changes, and receipt of an Accelerated Benefit payment.

Note that Coverage During Disability will not be in force and NO BENEFIT WILL BE PAID if Written proof of Total Disability is not sent to Us within ONE YEAR of the date Total Disability starts. However, failure to give Written proof within the time specified will not invalidate or reduce any claim if Written proof is given as soon as reasonably possible.

No benefits will be paid for any disability that:

- results from willful self-injury or self-destruction, while sane or insane; or
- results from war or act of war; or
- results from voluntary participation in an assault, felony, criminal activity, insurrection, or riot.

Accelerated Benefit

An Accelerated Benefit is an advance (before death) payment of a part of your Member Life Insurance benefit. To qualify for an Accelerated Benefit, you must:

- be insured for a Member Life Insurance benefit of at least \$10,000; and
- be Terminally Ill (expected to die within 12 months); and
- send a request for Accelerated Benefit payment to Us; and

- send proof, satisfactory to Us, of your Terminal Illness.

Proof of Terminal Illness will consist of a statement from your Physician, and any other medical information that We believe is needed to confirm your status.

If you qualify, We will pay you any amount you request, except that:

- only one Accelerated Benefit payment will be made during your lifetime; and
- you must request a payment of at least \$5,000; and
- we will not pay you more than the lesser of (1) 75% of your Member Life Insurance benefit; or (2) \$250,000.

We will pay you the Accelerated Benefit payment in a lump sum.

If an Accelerated Benefit is paid, the Member Life Insurance benefit otherwise payable to your beneficiary upon your death will be reduced by the sum of any Accelerated Benefit payment.

Following is an EXAMPLE of how this benefit affects the final death benefit.

BENEFIT EXAMPLE		
Member Life Insurance Benefit Amount	\$	100,000
Accelerated Benefit Amount Requested (Member would receive \$75,000)	\$	75,000
Accelerated Benefit paid on August 15 Member death occurs on November 15 (92 days after payment)		
Payment to Member's Beneficiary (\$100,000 - \$75,000)	\$	25,000

During the two-year period following payment of an Accelerated Benefit:

- termination of Active Work because of your Terminal Illness will not result in termination of your Member Life Insurance; and
- your Member Life Insurance and Member Accidental Death and Dismemberment Insurance will be provided without premium charge.

Individual Purchase Rights

You will have the right to buy an individual life insurance policy without submitting Proof of Good Health:

- **After the 18-Month Continuation Period**

If your Member Life Insurance terminates because your Continuation of Benefits as described on GH 118 A MN ends. The maximum amount you may buy will be your Member Life Insurance amount in force on the date of termination, less any individual amount purchased earlier under these rights, and less any Accelerated Benefit.

You must apply for individual purchase and pay the first premium to Us within 31 days after your coverage under the Group Policy ceases.

See the Policyholder for the proper forms. Any individual policy issued will be effective on the 32nd day.

The individual policy will be for life insurance only. No Disability or other benefits will be included. The premium you pay will be at Our normal rate for your age and for the risk class to which you belong on the individual policy's date of issue.

The individual policy will provide the same or substantially similar benefits as the terminated benefits, subject to any maximum amount shown above; or you may decide to elect a policy providing reduced benefits.

If you die within the 31-day purchase period, your beneficiary will be paid the life insurance amount, if any, you had the right to buy. This payment will be made whether or not you have applied for an individual policy.

- **If the Group Policy Terminates during the 18-Month Continuation Period**

If your Member Life Insurance terminates because the Group Policy terminates during your Continuation of Benefits as described on GH 118 A MN and the Group Policy is not replaced by another group life insurance policy. The maximum amount you may buy will be your Member Life Insurance amount in force on the date of termination, less any individual amount purchased earlier under these rights, and less any Accelerated Benefits.

You must apply for individual purchase and pay the first premium to Us within 31 days after your coverage under the Group Policy ceases.

See the Policyholder for the proper forms. Any individual policy issued will be effective on the 32nd day.

The individual policy will be for life insurance only. No Disability or other benefits will be included. The premium you pay will be at Our normal rate for your age and for the risk class to which you belong on the individual policy's date of issue.

The individual policy will provide the same or substantially similar benefits as the terminated benefits, subject to any maximum amount shown above; or you may decide to elect a policy providing reduced benefits.

If you die within the 31-day purchase period, your beneficiary will be paid the life insurance amount, if any, you had the right to buy. This payment will be made whether or not you have applied for an individual policy.

- **Termination of Insurance for Other Reasons**

- If your total Member Life Insurance, or any portion of it, terminates because you end Active Work or cease to be in a class eligible for insurance, or your total Member Life Insurance terminates because the Group Policy terminates or is amended to exclude your insurance class. In these instances, the maximum amount you may buy will be your Member Life Insurance in force on the date of termination or the portion of your Member Life Insurance that has terminated, less any individual amount purchased earlier under these rights, and less any Accelerated Benefits.

- If your Coverage During Disability ceases because Total Disability ends and you do not then become insured under the Group Policy within 31 days. In this instance, the maximum amount you may buy will be the benefit amount in force on the date Total Disability ends, less any individual amount purchased earlier under these rights, and less any Accelerated Benefits.

- If your Coverage During Disability ceases because the Group Policy terminates. In this instance, the maximum amount you may buy will be the Coverage During Disability benefit amount in force on the date the Group Policy terminates, less any individual amount purchased earlier under these rights,

and less any Accelerated Benefits.

- If your Accelerated Benefit Premium Waiver Period ceases and you do not qualify for Coverage During Disability. In this instance, the maximum amount you may buy will be the benefit amount in force on the date you cease Active Work, less any individual amount purchased earlier under these rights, and less any Accelerated Benefits.

You must apply for individual purchase and pay the first premium to Us within 31 days after your coverage under the Group Policy ceases.

See the Policyholder for the proper forms. Any individual policy issued will be effective on the 32nd day.

The individual policy will be for life insurance only. No Disability or other benefits will be included. The premium you pay will be at Our normal rate for your age and for the risk class to which you belong on the individual policy's date of issue.

The individual policy will provide the same or substantially similar benefits as the terminated benefits, subject to any maximum amount shown above; or you may decide to elect a policy providing reduced benefits.

If you die within the 31-day purchase period, your beneficiary will be paid the life insurance amount, if any, you had the right to buy. This payment will be made whether or not you have applied for an individual policy.

DESCRIPTION OF BENEFITS

MEMBER ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Benefit Qualification

To qualify for benefit payment, all of the following must occur:

- You must be injured while insured for Member Accidental Death and Dismemberment Insurance.
- Your injury must be through external, violent, and accidental means.
- Your injury must be the direct and sole cause of a loss listed in Benefit Payable below.
- Your loss must occur within 365 days of your injury.
- The limitations listed below must not apply.
- You must satisfy the requirements listed in the CLAIM PROCEDURES Section.
- All medical evidence must be satisfactory to Us.

Benefit Payable

If all of the above qualifications are met, We will pay the following percentages of your Scheduled Benefit (or approved amount, if applicable) in force:

- 50% if one hand is severed at or above the wrist; or
- 50% if one foot is severed at or above the ankle; or
- 50% if the sight of one eye is permanently lost (For this purpose, vision not correctable to better than 20/200 will be considered loss of sight.); or
- 100% if more than one of the above listed losses occurs; or
- 25% for loss of thumb and index finger on the same hand; or
- 100% if you lose your life.

Total payment for all losses under Benefits Payable that result from the same accident will not exceed 100% of your Scheduled Benefit. Payment for loss of life will be to the beneficiary you named for Member Life Insurance. Payment for all other losses will be to you.

Disappearance

It will be presumed that you have lost your life if:

- your body has not been found within 365 days after the disappearance of a conveyance in which you were an occupant at the time of disappearance; and
- the disappearance of the conveyance was due to its accidental wrecking or sinking; and
- the Group Policy would have covered the injury resulting from the accident.

Exposure

Exposure to the elements will be presumed to be an injury if:

- such exposure is due to an accidental bodily injury; and
- within 365 days after the injury, you incur a loss that is the result of the exposure; and
- the Group Policy would have covered the injury resulting from the accident.

Seat Belt/Airbag Benefit

If you lose your life as a result of an accidental injury sustained while driving or riding in an Automobile, an additional benefit of \$10,000 will be paid to your beneficiary named for Member Life Insurance, provided all Benefit Qualifications as described above are met and:

- the Automobile is equipped with factory-installed Seat Belts; and
- the Seat Belt was in actual use by you and properly fastened at the time of the accident; and
- the position of the Seat Belt is certified in the official report of the accident or by the investigating officer.

This additional benefit payment will also apply if you were driving an Automobile equipped with a properly functioning driver-side airbag or riding as a passenger in an Automobile equipped with a properly functioning passenger-side airbag, although your Seat Belt may not have been fastened at the time of the accident. The properly functioning and/or deployment of the airbag must be certified in the official report of the accident or by the investigating officer.

For the purpose of this benefit "Automobile" means a four-wheel passenger vehicle, station wagon, pick-up truck, or van-type vehicle, but excludes recreational type vehicles such as a "dune-buggy" or an "all-terrain" vehicle.

The term "Seat Belt" means a factory-installed device that forms an occupant restraint and injury avoidance system.

Loss of Use due to Paralysis Benefit

If you sustain an injury, and as a result of such injury, one or more of the covered losses listed below are incurred, We will pay the following percentage of your Scheduled Benefit (or approved amount, if applicable) in force, provided all Benefit Qualifications as described above are met.

Covered Loss	% of Scheduled Benefit
Loss of Use or Paralysis	
Quadriplegia	100%
Paraplegia	50%
Hemiplegia	50%
Both Hands or Both Feet	50%
One Hand and One Foot	50%
One Arm or One Leg	25%
One Hand or One Foot	25%

We will not pay an Accidental Death and Dismemberment benefit for any paralysis caused by a stroke.

Paralysis must be determined by a Physician to be permanent, complete and irreversible.

Total payment for all losses that result from the same accident will not exceed 100% of your Scheduled Benefit (or approved amount, if applicable). Payment for loss will be to you.

For this benefit, the term "Loss of Use" means a total and irrevocable loss of voluntary movement, which has continued for 12 consecutive months. The term "Quadriplegia" means total paralysis of all four limbs. The term "Paraplegia" means total paralysis of both lower limbs. The term "hemiplegia" means paralysis of one arm and one leg on the same side of the body.

Loss of Speech and/or Hearing Benefit

If you sustain an injury, and as a result of such injury, one or more of the covered losses listed below are incurred, We will pay the following percentages of your Scheduled Benefit (or approved amount, if applicable) in force, provided all Benefit Qualifications as described above are met.

Covered Loss	% of Scheduled Benefit
Loss of Speech and/or Hearing	
Speech and Hearing	100%
Speech or Hearing	50%
Hearing in One Ear	25%

Loss must be determined by a Physician to be permanent, complete and irreversible.

Total payment for all losses that result from the same accident will not exceed 100% of your Scheduled Benefit (or approved amount, if applicable). Payment for Loss will be to you.

For this benefit, the term "Loss" means a total and irrevocable Loss of speech or hearing that has continued for 12 consecutive months.

Repatriation

If a benefit is to be paid under the Group Policy for loss of your life and death occurs at least 100 miles away from your permanent place of residence, all customary and reasonable expenses incurred for preparation of your body and its transportation to the place of burial or cremation will be paid up to a maximum benefit payment of \$2,000.

Educational Benefit

If a benefit is to be paid under the Group Policy for loss of your life, an extra benefit of \$3,000 will be paid annually for a maximum of four years to each Qualified Student. This annual benefit will be paid consecutively, while the Qualified Student continues his or her education as a Full-Time Student at an accredited post-secondary school.

For this benefit, "Qualified Student" means your Dependent Child who is, at the time of your death, a Full-Time Student at an accredited post-secondary school. A 12th grade student will become a Qualified Student if he or she enrolls in an accredited post-secondary school within 12 months of the Member's death.

Limitations

Payment will not be made for any loss to which a contributing cause is:

- willful self-injury or self-destruction, while sane or insane; or
- disease, medical or surgical treatment of disease, or complications following the surgical treatment of disease; or
- commission of or attempted commission of a felony; or
- participating in flying, ballooning, parachuting, parasailing, bungee jumping or other aeronautic activities, except as a passenger on a commercial aircraft or as a passenger in a Policyholder-owned or leased aircraft on company business; or
- duty as a member of a military organization; or
- war or act of war; or
- the operation by you of a motor vehicle or motor boat if, at the time of the injury, your alcohol concentration exceeds the legal limit allowed by jurisdiction where the injury occurs.

CLAIM PROCEDURES

Notice of Claim

Written notice of claim must be given to Us within 20 days after the date of loss. Failure to give notice within the time specified will not invalidate or reduce any claim if notice is given as soon as reasonably possible.

Claim Forms

Claim forms and other information needed to prove loss must be filed with Us in order to obtain payment of benefits. The Policyholder will provide forms to assist you in filing claims. If the forms are not provided within 15 days after We receive such notice, you will be considered to have complied with the requirements of the policy upon submitting, within the time specified below for filing proof of loss, Written proof covering the occurrence, character, and extent of the loss.

Proof of Loss

Completed claim forms and other information needed to prove loss should be filed promptly. Written proof of loss should be sent to Us within 90 days after the date of loss. Proof required includes the date, nature, and extent of the loss. We may request additional information to substantiate your loss or require a Signed unaltered authorization to obtain that information from the provider. Your failure to comply with such request could result in declination of the claim.

Payment, Denial, and Review

ERISA permits up to 45 days from receipt of claim for processing the claim. If a claim cannot be processed due to incomplete information, We will send a Written explanation prior to the expiration of the 45 days. A claimant is then allowed up to 45 days to provide all additional information requested. We are permitted two 30-day extensions for processing an incomplete claim. Written notification will be sent to a claimant regarding the extension.

In actual practice, benefits under the Group Policy will be payable sooner, provided We receive complete and proper proof of loss. Further, if a claim is not payable or cannot be processed, We will submit a detailed explanation of the basis for its denial.

A claimant may request an appeal of a claim denial by Written request to Us within 180 days of the receipt of notice of the denial. We will make a full and fair review of the claim. We may require additional information to make the review. We will notify you in Writing of the appeal decision within 45 days after receipt of the appeal request. If the appeal cannot be processed within the 45-day period because We did not receive the requested additional information, We are permitted a 45-day extension for the review. Written notification will be sent to a claimant regarding the extension. After exhaustion of the formal appeal process, the claimant may request an additional appeal. However, this appeal is voluntary and does not need to be filed before asserting rights to legal action.

For purposes of this section, "claimant" means Member, Dependent, or Beneficiary.

Medical Examinations and Evaluations

We may require you whose loss is the basis for claim, be examined by a Physician, or undergo an evaluation, at reasonable intervals, during the course of a claim. We will pay for these examinations and evaluations and will choose the Physician or evaluator to perform them. Failure to attend a medical examination or cooperate with the Physician may be cause for denial of your benefits. Failure to attend an evaluation or to cooperate with the evaluator may also be cause for denial of your benefits. If you fail to attend an examination or an evaluation, any charges incurred for not attending an appointment as scheduled may be your responsibility.

Legal Action

Legal action to recover benefits under the Group Policy may not be started earlier than 60 days after proof of loss is filed and before the appeal procedures have been exhausted. Further, no legal action may be started later than five years after that proof is required to be filed.

Time Limits

All time limits listed in this section will be adjusted as required by law.

STATEMENT OF RIGHTS

Federal law requires that this section be included in your booklet:

As a participant in this plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA).

ERISA provides that all plan participants shall be entitled to:

Receive Information About Your Plan and Benefits

- Examine, without charge, at the plan administrator's office and at other specified locations, such as worksites and union halls, all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon Written request to the plan administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.
- Receive a summary of the plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a welfare benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits, which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in Federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about your plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

SUPPLEMENT TO YOUR BOOKLET-CERTIFICATE

The Employee Retirement Income Security Act (ERISA) requires that certain information be furnished to each participant in an employee benefit plan. Policyholders may use this booklet-certificate in part in meeting Summary Plan Description requirements under ERISA.

1. Employer Plan Identification Number:

EIN: 41-0684657
PN: 503

2. Type of Administration:

Life and AD&D: Insurance Contract.

3. Plan Administrator:

NORTHWESTERN HEALTH SCIENCES UNIVERSITY
2501 WEST 84TH ST
BLOOMINGTON MN 55431

See your employer for the business telephone number of the Plan Administrator.

4. Plan Sponsor:

NORTHWESTERN HEALTH SCIENCES UNIVERSITY
2501 WEST 84TH ST
BLOOMINGTON MN 55431

5. Agent for Service of Legal Process:

NORTHWESTERN HEALTH SCIENCES UNIVERSITY
2501 WEST 84TH ST
BLOOMINGTON MN 55431
(952)888-4777

Legal process may also be served upon the plan administrator.

6. Type of Participants Insured Under the Plan:

All active full-time employees of NORTHWESTERN HEALTH SCIENCES UNIVERSITY, and provided you are a Member as defined in the DEFINITIONS Section of this booklet (page GH 114).

7. Sources and Methods of Contributions to the Plan:

Employee pays none of employee's contribution.

8. Ending Date of Plan's Fiscal Year:

April 30

DEFINITIONS

Several words and phrases used to describe your insurance are capitalized whenever they are used in this booklet. These words and phrases have special meanings as explained in this section.

Active Work; Actively at Work

You are considered Actively at Work if you are able and available for active performance of all of your regular duties. Short term absence because of a regularly scheduled day off, holiday, vacation day, jury duty, funeral leave, or personal time off is considered Active Work provided you are able and available for active performance of all of your regular duties and were working the day immediately prior to the date of your absence.

Dependent means:

- Your spouse, if your spouse:
 - is legally married to you; and
 - is not in the Armed Forces of any country; and
 - is not insured under the Group Policy as a Member.
- Your Dependent Child (or Children) as defined below.

Dependent Child; Dependent Children means:

- Your natural child or stepchild, if that child:
 - is not married; and
 - is not in the Armed Forces of any country; and
 - is not insured under the Group Policy as a Member; and
 - is 0 days but less than 19 years of age.
- Your foster child, if that child:
 - meets the requirements above; and
 - lives with you; and
 - is financially dependent on you; and
 - is approved in Writing by Us as a Dependent Child.
- Your legally adopted child or child placed with you for adoption, if that child meets the requirements.

Coverage will be continuous unless the placement is disrupted prior to legal adoption and the child is removed from placement.

- The child of your Dependent Child, if the child can be claimed as your dependent for federal income tax purposes.

- Your child 19 years but less than 25 years of age who otherwise qualifies above, if that child is a Full-Time Student, as defined.
- Your child 19 years but less than 25 years of age, if that child is a Mormon missionary for a period of two years or less and:
 - otherwise qualifies above; and
 - is financially dependent on you.
- Your grandchild, including a newborn grandchild, if that grandchild's parent (your son or daughter) is covered under the plan, and that grandchild:
 - meets the requirements above; and
 - lives with you; and
 - is financially dependent on you; and
 - is approved in Writing by Us as a Dependent Child.

Full-Time Student means your Dependent Child who:

- Physically attends classes at a school with a regular teaching staff, curriculum, and student body; and
- attends the school for the number of credits, hours, or courses required by the school for full-time students. For this purpose, school vacation (excluding a school vacation period immediately after graduation) will be considered a part of full-time school attendance. If a child who because of illness, injury, or physical or mental disability as documented by a Physician is unable to carry what the educational institution considers a full-time course load, he or she will be considered a full-time student as long as the student's course load is at least 60% of what otherwise is considered by the institution to be a full-time course load. If a child leaves school during a school term due to illness, injury, or physical or mental disability, he or she will be considered a full-time student until the earlier of:
 - the end of the school term; or
 - the date he or she ceases to be in a Period of Limited Activity due to the illness, injury, or physical or mental disability.

Group Policy means the policy of group insurance issued to the Policyholder by Us which describes benefits and provisions for insured Members.

Insurance Month means calendar month.

Member means any PERSON WITH LESS THAN 1 YEAR OF SERVICE who is a full-time employee of the Policyholder and who regularly works an average of at least 20 hours per week. The employee must be compensated by the Policyholder and either the employer or employee must be able to show taxable income on federal or state tax forms. Work must be at the Policyholder's usual place or places of business, at an alternative worksite at the direction of the Policyholder, or at another place to which the employee must travel to perform his or her regular duties. This excludes any person who is scheduled to work for the Policyholder on a seasonal, temporary, contracted, or part-time basis.

An owner, proprietor, or partner of the Policyholder's business will be deemed to be an eligible employee for purposes of the Group Policy, provided he or she is regularly scheduled to work for the Policyholder an average of at least 20 hours per week and otherwise meets the definition of a Member.

Physician means:

- a licensed Doctor of Medicine (M.D.) or Osteopathy (D.O.); or

- any other licensed health care practitioner that state law requires be recognized as a Physician under the Group Policy.

The term Physician does not include you, one of your employees, your business or professional partner or associate, any person who has a financial affiliation or business interest with you, anyone related to you by blood or marriage, or anyone living in your household.

Policyholder means NORTHWESTERN HEALTH SCIENCES UNIVERSITY.

Prior Policy means the Group Term Life coverage of either:

- the Policyholder; or
- a business entity which has been obtained by the Policyholder through a merger or acquisition;

for which the Group Policy is a replacement.

Proof of Good Health means Written evidence that a person is insurable under Our underwriting standards. This proof must be provided in a form satisfactory to Us.

Qualifying Event means for Accelerated Benefits, a medical condition that would, in the absence of extensive or extraordinary medical treatment, result in a drastically limited life span. Such conditions may include, BUT ARE NOT LIMITED TO, one or more of the following:

- coronary artery disease resulting in an acute infarction or requiring surgery;
- permanent neurological deficit resulting from cerebral vascular accident;
- end stage renal failure; or
- acquired immune deficiency syndrome (AIDS).

Signed or Signature means any symbol or method executed or adopted by a person with the present intention to authenticate a record, and which is on or transmitted by paper or electronic media, and which is consistent with applicable law and is agreed to by Us.

Terminally Ill means you have experienced a Qualifying Event and you are expected to die within 12 months of the date you request payment of Accelerated Benefits.

Total Disability; Totally Disabled means for you, your inability due to sickness or injury, to perform the majority of the material duties of any occupation for which you are or may reasonably become qualified based on education, training, or experience.

We, Us, and Our means Principal Life Insurance Company, Des Moines, Iowa.

Written or Writing means a record which is on or transmitted by paper or electronic media, and which is consistent with applicable law.

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Plan Arranged By

CBIZ BENEFITS & INSURANCE SERV

PO BOX 632886
CINCINNATI OH
45263-2886



Principal Life Insurance Company
Des Moines, Iowa 50392-0002