SUMMARY PLAN DESCRIPTION OF CORE ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)
FOR ELIGIBLE EMPLOYEES OF THE STATE OF NORTH CAROLINA

This Summary Plan Description describes the Group Core Accidental Death & Dismemberment (AD&D) Plan available to eligible employees of the State of North Carolina. The Plan is underwritten by Gerber Life Insurance Company and is provided to you at no cost.

While this Summary Plan Description describes the AD&D Plan arranged for your benefit, it is not considered to be the contract of insurance. The complete terms of the AD&D Plan are set forth in the original Policy issued to The State of North Carolina.

TERMS USED IN THE PLAN
In order to fully understand the extent of your coverage under this AD&D Plan, you should be familiar with the following terms.

Injury
Accidental bodily injury which: (i) is direct and independent of any other cause; and (ii) requires treatment by a licensed physician or surgeon, acting within the scope of his or her license.

Exposure
Being exposed to the elements following the disappearance, forced landing, stranding, sinking or wrecking of a vehicle. Exposure will be deemed an accidental bodily injury.

Disappearance
Failure to find the body within one year after the disappearance, forced landing, stranding, sinking or wrecking of a vehicle. Disappearance will be deemed accidental loss of life, provided there has been a judicial determination of death.

Airworthiness Certificate
The "Standard" Airworthiness Certificate issued by the Federal Aviation Agency of the United States or its foreign equivalent.

Loss of Use
The complete, total and irrecoverable loss of the use of an arm, leg, hearing, speech or sight.

Limb
An arm or leg.

Actively at Work
Performing your regular duties for a full work day for the State of North Carolina. You are not Actively at Work during an unpaid leave of absence.

WHAT THE PLANCOVERS
The AD&D Plan provides all-risk accident protection against most types of accidents, 24 hours a day, anywhere in the world, whether you are at work or at home, including when you are flying as a passenger (but not as a pilot or crew member) in any civilian aircraft having a current and valid Airworthiness Certificate, except aircraft owned or leased by The State of North Carolina, or aircraft being used for or in connection with fire fighting, exploration, pipe or power line inspection, or aerial photography.

ELIGIBILITY
If you are an employee who holds a permanent, probationary or time-limited position, working at least 20 hours per week at the Executive, Legislative or Judicial Branches of the State Government, the University of North Carolina System, a State Board or Commission and are Actively at Work, you are eligible for coverage under the AD&D Plan.

Eligible employees must enroll in the NCFlex Core AD&D Plan to make your coverage effective.

WHEN YOUR COVERAGE BEGINS
If you enroll during an annual enrollment period, you will be covered on January 1 of the year following your date of enrollment. If you enroll when you become newly eligible (includes new hires & return from unpaid leave of absence), you will be covered on the first day of the month following your date of eligibility. Any losses occurring before you have enrolled will not be covered.

WHEN YOUR COVERAGE ENDS
Your coverage will end on the earlier of:
(a) the date the Plan ends; or
(b) the last day of the calendar month that you are no longer eligible, including when you begin an unpaid leave of absence.

If you are on an approved Family Medical Leave, coverage will continue until the last day of the calendar month that the Family Medical Leave ends.

THE PRINCIPAL SUM
The Principal Sum of your coverage is $10,000
BENEFITS

Accidental Death and Loss of Use Benefit

Gerber Life Insurance Company will pay a benefit for loss due to Injury caused by an accident to you as shown in the table below. The loss must occur within 365 days after the date of the accident. You must be covered under the Policy on the date of the accident.

Table of Losses:

For Loss of:

<table>
<thead>
<tr>
<th>Life</th>
<th>The Principal Sum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sight of Both Eyes</td>
<td>100% of The Principal Sum</td>
</tr>
<tr>
<td>Speech and Hearing of Both Ears</td>
<td>100% of The Principal Sum</td>
</tr>
<tr>
<td>Both Hands or Both Feet</td>
<td>100% of The Principal Sum</td>
</tr>
<tr>
<td>One Hand and One Foot</td>
<td>100% of The Principal Sum</td>
</tr>
<tr>
<td>Loss of Use of Four Limbs</td>
<td>100% of The Principal Sum</td>
</tr>
<tr>
<td>Loss of Use of Three Limbs</td>
<td>85% of The Principal Sum</td>
</tr>
<tr>
<td>Loss of Use of Two Limbs</td>
<td>75% of The Principal Sum</td>
</tr>
<tr>
<td>Loss of Use of One Limb</td>
<td>50% of The Principal Sum</td>
</tr>
<tr>
<td>One Hand or One Foot</td>
<td>50% of The Principal Sum</td>
</tr>
<tr>
<td>Sight of One Eye</td>
<td>50% of The Principal Sum</td>
</tr>
<tr>
<td>Speech or Hearing of Both Ears</td>
<td>50% of The Principal Sum</td>
</tr>
<tr>
<td>Hearing of One Ear</td>
<td>25% of The Principal Sum</td>
</tr>
<tr>
<td>Thumb and Index Finger of Same Hand</td>
<td>25% of The Principal Sum</td>
</tr>
</tbody>
</table>

Maximum - All Losses - Any One Accident | 100% of The Principal Sum

Loss means the:

(i) complete, total and irrecoverable loss of use of a hand at or above the wrist;
(ii) complete, total and irrecoverable loss of use of a foot at or above the ankle joint;
(iii) complete, total and irrecoverable loss of use of a limb at or above the elbow or knee;
(iv) complete, total and irrecoverable loss of the sight of an eye;
(v) complete, total and irrecoverable loss of speech;
(vi) complete, total and irrecoverable loss of hearing; or
(vii) complete, total and irrecoverable loss of thumb and index finger at or above the knuckles.

Upon attainment of the ages shown below, your Principal Sum will be reduced as follows:

<table>
<thead>
<tr>
<th>Age at Date of Loss</th>
<th>Principal Sum reduced to</th>
</tr>
</thead>
<tbody>
<tr>
<td>70 – 74</td>
<td>$6,500</td>
</tr>
<tr>
<td>75 – 79</td>
<td>$4,500</td>
</tr>
<tr>
<td>80 – 84</td>
<td>$3,000</td>
</tr>
<tr>
<td>85 and over</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

PAYMENT OF BENEFITS

The Dismemberment Benefit is payable to you. The Benefit for loss of life will be paid as follows:

(a) to the beneficiary or beneficiaries designated by you as your AD&D beneficiary, otherwise;
(b) to your surviving spouse, otherwise;
(c) to your surviving child or children in equal shares, otherwise;
(d) to your parents in equal shares or the surviving parent, otherwise;
(e) to your surviving brothers and sisters in equal shares or the survivors of them, otherwise;
(f) to your estate

THE PLAN’S EXCLUSIONS

Benefits are not paid for any loss caused by or resulting from:

(a) suicide or self-inflicted injury; whether sane or not (in Missouri, while sane);
(b) bacterial infection, except those which occur with a cut or wound at the time of the accident;
(c) any kind of disease;
(d) medical or surgical treatment (except surgical treatment required by the accident);
(e) war or any act of war;
(f) injury sustained while riding as a pilot or crew member of any aircraft;
(g) injury sustained while in any of the armed forces (land, sea, or air) of any country or international authority, except while on temporary domestic National Guard or Reserve duty for less than 30 days;
(h) injury sustained while you are riding in, boarding or alighting from any aircraft owned or leased by The State of North Carolina;
(i) voluntarily taking any drug, chemical or controlled substance, unless taken as prescribed by a licensed physician;
(j) committing or attempting to commit a felony; or
(k) operating any vehicle with a blood alcohol level greater than the legal limit.