

**RELIASTAR LIFE INSURANCE
COMPANY**

Minneapolis, Minnesota

IDAHO CERTIFICATE BOOKLET RIDER

Group Long Term Disability Income Insurance

Your certificate has been changed as follows. Please insert this rider in your certificate. This rider is subject to all of the terms of the group policy.

All other provisions of the certificate apply and remain unchanged.

I. DEFINITIONS

- 1) The definition of **ACCIDENT** or **ACCIDENTAL** is changed to read as follows:

ACCIDENT or **ACCIDENTAL** means bodily injury independent of disease.

- 2) The definition of **INJURY** is changed to read as follows:

INJURY means a bodily **injury** that is the direct result of an **accident**. The **injury** must occur, and disability resulting from the **injury** must begin, while **you** are covered under the policy. **Injury** that occurs before **you** are covered under the policy will be treated as a **sickness**.

- 3) If your certificate contains a definition of **Mental Illness**, then that definition is changed to read as follows:

MENTAL ILLNESS means any condition or disorder defined by categories listed in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) or its successor.

- 4) The definition of **PRE-EXISTING CONDITION** is changed to read as follows:

PRE-EXISTING CONDITION means a condition for which medical advice or treatment was recommended by a **doctor** or that would have caused an ordinarily prudent person to seek medical advice or treatment during the 3 months just prior to **your** effective date of coverage.

II. LONG TERM DISABILITY BENEFIT INFORMATION

DISABILITIES NOT COVERED UNDER THE POLICY

The exclusion for Illness, treatment or medical condition arising out of professional aviation is changed to remove "for wage or profit."

III. EFFECTIVE DATE

This rider is effective for you on the latest of the following dates:

- July 1, 2024.
- The effective date of your insurance.



Melissa A. O'Donnell
Secretary