

ESB-PRO 1 HIGHLIGHTS

- Combined Single Limit from \$100,000 to \$1,000,000 with a \$3,000,000 Aggregate Limit of Liability per accident.
- Benefit Periods of 52, 104, and 156 weeks available.
- 7/28 Elimination Period for Disability available.
- A rated carrier by A.M. Best, A+ rated by Standard & Poor.
- \$10,000 Combined Single Limit benefit available for hernias resulting from an occupational injury.

ESB-PRO 1... AN OCCUPATIONAL ACCIDENT PLAN WITH THREE KEY BENEFITS

Accidental Death & Dismemberment

In the event of on-the-job accidental death or dismemberment, ESB-PRO 1 will pay up to 10 times an employee's annual salary, not to exceed the combined single limit; or \$250,000, whichever is less.

ESB-PRO 1 also provides an optional partial lump sum settlement with monthly compensation paid to the beneficiary. In lieu of receiving the entire benefit in a single lump sum, ESB-PRO 1 provides the option of a partial lump sum settlement of \$15,000. The balance of the benefit will be paid out in monthly amounts equal to 75% of the employee's basic monthly salary.

The term "salary" is defined as weekly or annual compensation excluding tips, overtime, bonus and/or commission. For commissioned employees, salary will be defined as the average annual earnings during the previous three years. When an employee has less than three years of service, average weekly salary is multiplied by 52 to determine an annual salary.

Benefits for death as a result of a covered injury within 365 days of the accident also are compensable to a beneficiary or the estate.

Loss

Loss of Life
Loss of Hands or Both Feet or Sight of Both Eyes
Loss of One Hand and One Foot
Loss of One Hand or One Foot and Sight of One Eye
Loss of Speech and Hearing
Quadriplegia
Triplegia
Loss of One Hand or One Foot or Sight of One Eye
Loss of Speech or Hearing (Both Ears)
Paraplegia
Uniplegia
Loss of Thumb and Index Finger of the Same Hand
Loss of Use of Both Arms and Both Legs
Loss of Use of One Arm and One Leg
Loss of Use of Both Arms or Both Legs
Loss of Use of One Arm or One Leg

Payment

The Principal Sum
The Principal Sum
The Principal Sum
The Principal Sum
The Principal Sum
The Principal Sum
75% of the Principal Sum
50% of the Principal Sum
50% of the Principal Sum
50% of the Principal Sum
25% of the Principal Sum
25% of the Principal Sum
The Principal Sum
75% of the Principal Sum
50% of the Principal Sum
50% of the Principal Sum

"Loss of use" means total, permanent loss of movement or total permanent loss of feeling in the arm including the hand and/or leg including the foot. A physician must determine that the loss is complete and not reversible.

Benefits paid under this Accidental Death & Dismemberment coverage, when combined with all other benefits payable under the Group Policy, shall not exceed the maximum combined single benefit limit per accident of \$100,000 to \$250,000 as selected. However, for benefits payable for loss of life as a result of an occupational injury, a minimum of 15% of the maximum combined single benefit limit per accident, not to exceed 10 times the employee's annual basic earnings, will be payable regardless of the amounts paid for other losses.

Weekly Disability

ESB-PRO 1 covers employees whose total and continuous disability keeps them off the job for an extended period. The employee is eligible to receive 75% of his basic weekly salary (prior to the injury) up to a maximum benefit of \$600 per week.

Under our new 7/28 waiting period, compensation is paid for the first seven days of any injury that lasts longer than 28 days. For injuries that do not last longer than 28 days, a seven day elimination period applies. This feature has been designed to help more severely injured employees.

Elimination periods of 14 or 30 days also are available. A maximum benefit period per accident of 52, 104 or 156 weeks may be selected. (The same benefit period will apply to Weekly Accident Indemnity and Accident Medical Expense Insurance.)

Encouraging a disabled employee to return to work is the goal of any occupational accident plan, and ESB-PRO 1 understands how important it is to have every player back on the team. The program will pay a partial disability benefit to encourage employees to go back to work. An insured employee may remain totally disabled and return to work on a part-time basis (up to 15 hours per week). In that event, the Weekly Benefit will be payable only to the extent that his total income during this status does not exceed 100% of his basic weekly earnings (just prior to the total disability) when the Weekly Benefit is combined with earnings during rehabilitation. The employee must remain under the continued care of the regular attending physician. These benefits will be payable for an initial 12 week period while this status continues and may be extended for additional 12 week periods, up to a maximum of 52 weeks.

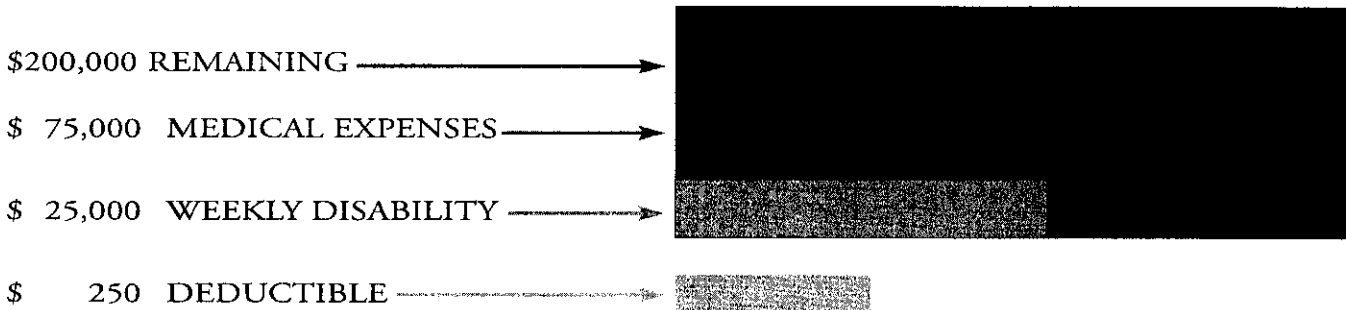
Medical Expense Coverage with Managed Medical Care

ESB-PRO 1 provides coverage for a range of medical expenses incurred as a result of an on-the-job accident. Coverage for hospital, physicians' charges, diagnostic tests and extended care facilities are included. Coverage is for usual, customary and reasonable charges of medically necessary services ordered by a physician.

To contain costs and assure quality, ESB-PRO 1's Managed Medical Care covers accident medical expenses incurred within the selected benefit period from the date of injury.

Deductibles range from \$250 to \$25,000 (per insured per accident). Coinsurance is 100%.

An example of how ESB-PRO 1 works



The above graph represents a \$300,000 combined single benefit limit per accident.

Almost every industry is covered by ESB-PRO 1, except for the following businesses: employee leasing firms, taxi or limousine drivers, convenience stores, sporting teams and seasonal or migrant workers. Complete plan exclusions may be found at the back of this brochure.