

April, 2008

To: HEWT Basic Life Insurance Participants

Subject: Accelerated Terminal Illness Benefit

A life insurance payment benefit feature has been added to the Basic Life Insurance policy under the HEWT. This benefit is available to eligible employees and retirees in the event of a terminal illness.

What Does This Mean?

If an eligible participant is diagnosed by two unaffiliated physicians as terminally ill, with a life expectancy of 24 months or less, the Accelerated Terminal Illness benefit provides for 50 percent of the Basic Life Insurance coverage amount in force at the time of the claim. This benefit will be payable once in the insured participant's lifetime. Any benefit payable under this accelerated provision will reduce the death benefit, payable under the Basic Life insurance, by the amount of the accelerated payment, at the time of the participant's death.

Where Can I Find More Information?

Copied on the reverse side of this communication are details of this feature. Included is contact information to begin the claims process.

Todd A. Beyers, Human Resources Manager
Fluor Hanford Benefits Administration

Accelerated Life Insurance Benefit Provisions and Process

This policy is underwritten and administered through Life Insurance Company of North America, a CIGNA Company.

Overview—Group Term Policy

Any benefits payable under this accelerated benefit provision will reduce the death benefit payable for Basic Life Insurance. Any automatic increases, if applicable, in Basic Life Insurance benefits, will end when benefits are paid under this provision.

Terminal Illness Benefit

CIGNA will pay a Terminal Illness Benefit to an eligible insured participant who has been determined by CIGNA to be terminally ill. The Terminal Illness Benefit is payable only once in an insured's lifetime.

Definition of "Terminal Illness"

Terminal Illness means a person (eligible insured participant) has a prognosis of 24 months, or less, to live as diagnosed by two unaffiliated physicians.

Determination of Terminal Illness

For the purpose of determining the existence of a terminal illness, CIGNA will require the eligible insured participant submit the following proof:

1. A written diagnosis and prognosis by two (2) physicians licensed to practice in the United States.
2. Supportive evidence satisfactory to CIGNA, including, but not limited to, radiological, histological or laboratory reports documenting the terminal illness.

CIGNA may require, at its expense, an examination of the insured participant, and a review of the documented evidence by a physician of its choice.

Claim Process

To begin the claim process, contact Fluor Hanford Benefits Administration at (509) 376-0623, If you get a telephone voice message, please leave your name, telephone number, and identification number (payroll number, social security number, etc.). A Benefits Representative will respond to your call as quickly as possible. Other contact information includes *Benefits – HEWT, or Benefits_-_HEWT@rl.gov. (Only one contact with Fluor Hanford's Benefits office is needed.