

APPENDIX D CANCER PLAN

This Appendix D contains the terms and conditions specific to the cancer insurance coverage provided under Section 4.01(D) of the Flexible Benefits Plan. Unless otherwise altered by the terms of this Appendix D, the terms and conditions of the Flexible Benefits Plan are incorporated into and made applicable to this Cancer Plan.

Section D1.01 Cancer Plan. The Employer makes available cancer insurance coverage through a contract between the Employer and American Family Life Assurance Company of Columbus ("AFLAC"). The specific provisions of such cancer insurance vary from state to state. Specimen copies of an AFLAC cancer insurance policy is attached hereto as Attachment D-1. The provisions of the policy are incorporated herein by reference, solely as a description of the benefits provided by AFLAC. The Employer makes no promise and shall have no obligation to provide or pay such benefits from its own assets. For example, in the event that AFLAC becomes insolvent, the Participant shall bear fully any and all risk of such insolvency. The rights and conditions with respect to the benefits payable under the AFLAC policy shall be determined from the AFLAC policy.

Section D1.02 Election to Participate. Participants may elect to reduce their Compensation in the amount of the applicable premium. If a Participant does not elect to receive cancer insurance coverage under this Flexible Benefits Plan, the Employer will not provide him/her any cancer insurance.

ATTACHMENT D-1

CANCER PLAN

**AFLAC
Group # UP074**

**For a copy of a specimen policy,
please contact the Human Resources Department**

**If you have elected to receive this benefit,
an individual policy will be issued directly to you.**