



Health Net Health Plan of Oregon, Inc.

24-Hour Coverage

Supplemental Benefit Schedule

Article 1 - Purpose and Function of this Schedule

The purpose of this schedule is to provide benefits for work related conditions to certain Members of Subscriber Groups selecting this supplemental benefit in addition to the basic benefits. This schedule is an amending attachment to the Basic Benefit Schedule.

Subject to all terms, conditions, exclusions and definitions in the Group Medical and Hospital Service Agreement and its attachments, except as expressly amended by the Benefits provisions of this Schedule, certain Members are entitled to receive benefits set forth in this schedule upon payment of the relevant premium and Copayments and/or Coinsurance.

Article 2 - Benefits

Any illness, condition or injury occurring in or arising out of the course of employment suffered by a Member who is a sole proprietor, partner or corporate officer of the Subscriber Group who is not a worker subject to mandatory workers' compensation coverage and who in fact does not have workers' compensation coverage, shall be covered to the same extent as if it had not occurred in or arisen out of the course of employment.

Article 3 - Exclusions

Any illness, condition or injury occurring in or arising out of the course of employment suffered by a Member who does not meet the requirements described above is excluded from coverage.