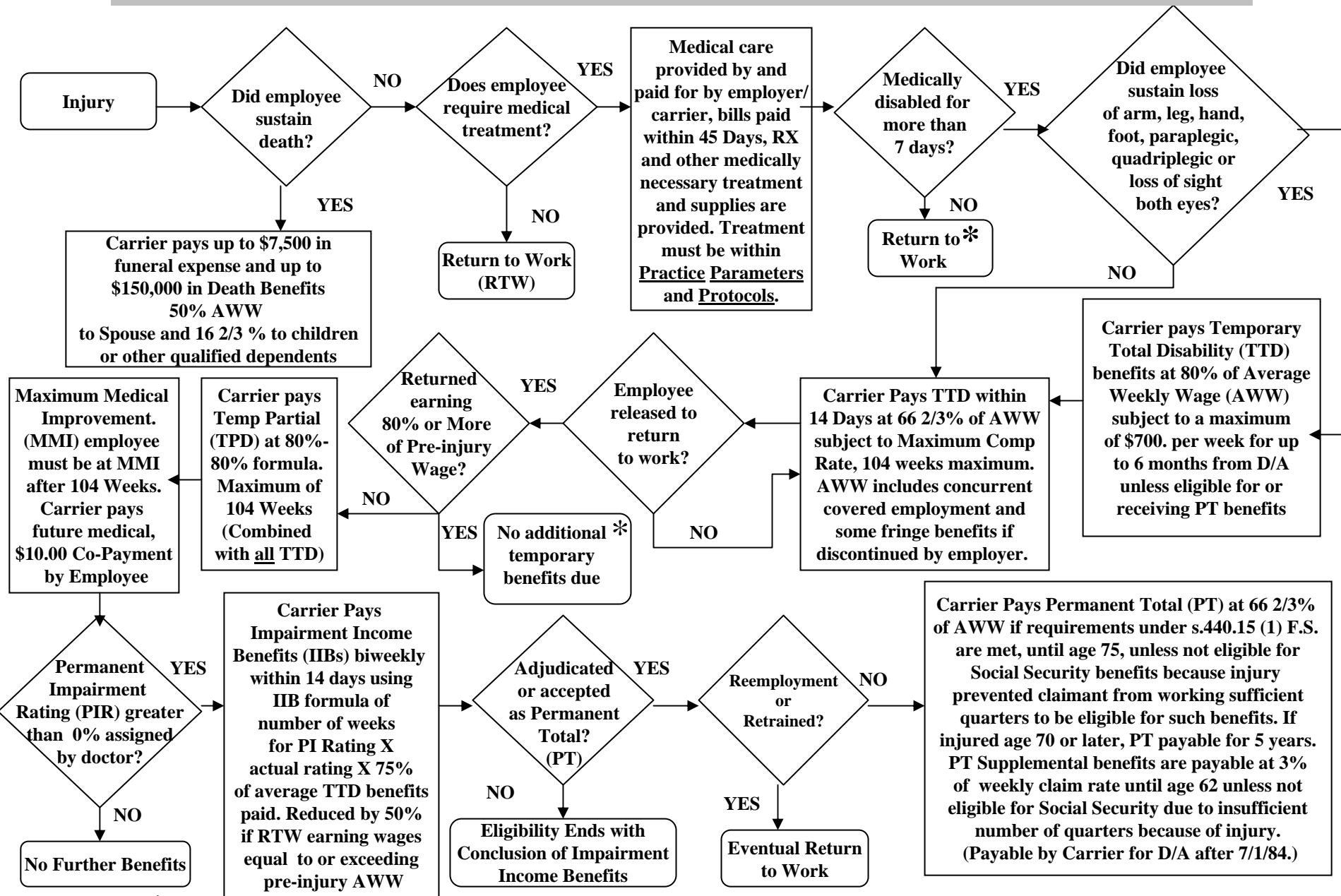


BENEFIT DELIVERY PROCESS

For accidents that occur on or after 10/1/2003



L.Harger 4/2006 * If at Maximum Medical Improvement (MMI) with a Permanent Impairment Rating (PIR), see Impairment Income Benefits (IIB) block in chart