



It doesn't always happen to "someone else"

No one wants to think about the possibility of having a life-threatening accident, but the fact is, thousands of people are seriously injured or killed every year — in their homes, while traveling, at work and at play. Although most of us believe such tragedies could never happen to us, we can't deny there are many "what ifs" to contemplate.

Accidents can cause serious financial problems for survivors who still have mortgages, loans and education expenses to pay. That's why your employer has made voluntary accident insurance available to you at an affordable rate.

Highlights of the plan

- This insurance plan provides protection 24 hours a day—worldwide—on and off the job and while traveling for business or pleasure.
- This insurance applies to accidental loss of life, dismemberment or bodily injury (except as limited by the exclusions included in this piece).
- No medical/physical examination is required.
- Because it's a group plan, the rate for coverage is substantially lower than the cost of similar insurance you might purchase individually.
- Most coverage will pay in addition to any other insurance you may have.

Plan benefits amounts, options and costs

Eligible employees may select benefit amounts in multiples of \$50,000, subject to a minimum of \$50,000 and a maximum of \$500,000. Amounts in excess of \$250,000 may not exceed ten (10) times your base annual salary. You may also select from the following plans:

Plan 1: Employee Only – Covers you for the benefit amount selected.

Plan 2: Employee & Family – Covers you for the benefit amount selected; your spouse for 60% of your benefit amount; each of your dependent child(ren) for 25% of your benefit amount, up to a maximum of \$50,000.

Monthly Costs

Plan 1 \$.04 per \$1,000

Plan 2 \$.06 per \$1,000

Sample Benefit & Monthly Cost Table

Employee's

<u>Benefit Amount</u>	<u>Plan 1</u>	<u>Plan 2</u>
\$50,000	\$2.00	\$3.00
\$100,000	\$4.00	\$6.00
\$200,000	\$8.00	\$12.00
\$300,000	\$12.00	\$18.00
\$400,000	\$16.00	\$24.00
\$500,000	\$20.00	\$30.00

Reduction of Principal Sum

If an **Insured Person** is age 70 or older on the date of an **Accident** causing **Loss**, then the **Principal Sum** payable will be reduced according to the following schedule:

Age on Date of Accident :	Amount of Principal Sum after reduction:
70-74	65% of the Principal Sum shown above
75-79	45% of the Principal Sum shown above
80-84	30% of the Principal Sum shown above
Over	85 15% of the Principal Sum shown above

The **Principal Sum** cannot be increased after age seventy (70).

Schedule of benefits

Accidental Loss of Life & Dismemberment

	<u>Benefit Amount</u>
Loss of Life	100%
Loss of Speech & Loss of Hearing	100%
Loss of Speech & Loss of One of: Hand, Foot or Sight of an Eye	100%
Loss of Hearing & Loss of One of: Hand, Foot or Sight of an Eye	100%
Loss of Both Hands, Loss of Both Feet, Loss of Sight of Both Eyes or a	
Combination of Any Two of a Loss of One Hand, a Loss of One Foot or Loss of Sight of an Eye	100%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Loss of One Hand, Loss of One Foot or Loss of Sight of an Eye	50%
Loss of Speech or Loss of Hearing	50%
Uniplegia	25%
Loss of Thumb & Index Finger of the Same Hand	25%

Additional features available for you

Child Care Expense

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Education Expense

Medical Evacuation and Repatriation

If an accidental bodily injury, disease or illness occurs while you are on a covered trip more than 100 miles from your primary residence and requires you to be medically evacuated and/or repatriated, this benefit pays up to \$100,000 for medical evacuation and/or repatriation. The medical evacuation and/or repatriation must be ordered by a physician who certifies that the medical evacuation and/or repatriation is necessary to prevent your death or serious deterioration of your medical condition. The medical evacuation and/or repatriation must also be approved and arranged by the assistance services administrator.

Psychological Therapy Expense

Rehabilitation Expense

Seat Belt & Occupant Protection Device

Spouse Employment Training Expense

Plan exclusions

There are certain situations not covered under the plan. These include Accident, Accidental Bodily Injury or Loss occurring while or caused by or resulting from:

- The insured is in, entering or exiting any aircraft that is owned, leased or operated by the policyholder or on behalf of the policyholder.
 - The insured is in, entering or exiting any aircraft while acting or training as a pilot or crew member.
 - The insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection or bodily malfunctions or medical or surgical treatment thereof.
 - Suicide, attempted suicide or intentionally self-inflicted injury.
 - Declared or undeclared war.
 - The insured is participating in military action in the armed forces of any country or established international authority. However, this exclusion does not apply to the first sixty (60) consecutive days of active military service.
 - Any occurrence while an insured is incarcerated after conviction.
 - The insured is traveling or flying on any rocket propelled or rocket launched aircraft.
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Your beneficiary

Your beneficiary for the loss of life benefit shall be the beneficiary you name on the enrollment form.

This literature is descriptive only. Actual coverage is subject to the language of the policy as issued.