



Pennsylvania
State University



Voluntary AD&D Benefit Highlights

Eligibility:	Regular active full-time salaried faculty and staff members of the University up to their retirement.
Benefit Amount:	Options of \$10,000, \$25,000, \$50,000, \$100,000, \$150,000, \$200,000, \$250,000, or \$300,000
Guaranteed Issue Amount:	All coverage is guaranteed issue.
Benefit Reductions:	None
Dependent Coverage:	<p>You may also elect coverage on the lives of your spouse and/or dependent children. To qualify, children must be unmarried and less than 19 years (24 years if a full-time student). Also, unmarried children over the age of 19 who are disabled may be eligible if certain conditions are met. Dependent coverage is available only when you elect coverage for yourself.</p> <p>If your spouse or dependent child is confined in a hospital or elsewhere because of disability on the date his or her insurance would normally have become effective, coverage (or an increase in coverage) will be deferred until that dependent is no longer confined and has performed all the normal activities of a healthy person of the same age for at least 15 consecutive days.</p> <p>Spouse Benefit Amount: 60% of your benefit amount.</p> <p>Child(ren) Benefit Amount: 20% of your benefit amount (each child must have the same elected amount).</p>
Conversion Option:	Allows an employee to convert his or her coverage to an individual Accidental Death and Dismemberment Policy without evidence of insurability subject to a maximum of \$250,000.
Accidental Death & Dismemberment:	If accidental injuries occurring to covered persons results in death or dismemberment within 365 days of the date of the accident, the policy will pay: <u>Full Principal Sum</u> = Loss of Life, Both Hands, Both Feet, Sight of Both Eyes, or combination of two; <u>One-Half The Principal Sum</u> = Loss of One Hand, One Foot, Sight of One Eye, Speech or Hearing. <u>One-Quarter The Principal Sum</u> = Loss of Thumb and Index Finger of Either Hand.
Additional Benefits:	<p><u>Paralysis:</u> The full Principal Sum is payable for covered accidents sustained by the employee or covered dependent resulting in quadriplegia; 75% of the Principal Sum for paraplegia; or 75% of the Principal Sum for hemiplegia.</p> <p><u>Child Education:</u> If the employee who has elected dependent coverage loses his or her life in a covered accident, an annual payment for up to four years is payable if the covered dependent child is unmarried and either a full-time student in an institution of higher learning or enrolls as a full-time student within 365 days following the accident. The benefit amount is 5% of the Principal Sum up to a maximum of \$5,000. If no child qualifies for this benefit, a minimum amount of \$2,500 will be paid.</p> <p><u>Spouse Education:</u> If dependent coverage was selected this benefit pays occupational training costs to allow the covered surviving spouse to obtain an independent source of income within one year of the date of the insured's death. Covered expenses include the actual tuition charged and the actual cost of the materials needed. Occupational Training refers to an educational, professional or trade training program which prepares a spouse for an occupation for which they otherwise would not have qualified. Education must occur within two years of the date of the death. The Spouse Education Benefit is equal to the lesser of the Occupational Training expense or 5% of the insured person's Principal Sum or the maximum of \$5,000. If no spouse qualifies for this benefit, a minimum of \$2,500 will be paid.</p> <p><u>Common Disaster Benefit:</u> This benefit increases the spouse's Principal Sum to equal the employee's Principal Sum or a specified Common Disaster Benefit amount, if both die in the same covered accident. The total of the Common Disaster Benefit and the Principal Sum of the spouse is subject to a maximum of \$600,000.</p>

Additional Benefits (continued): Permanent Total Disability Benefit (Applied to Insured Employees only): Provides the full Principal Sum for the employee, less any amount paid or payable under the Accidental Death and Dismemberment Benefit, if a covered accident results in total disability within a specified number of days from the accident. Payment is lump sum.

Seat Belt and Air Bag Benefit: Provides 100% of the Principal Sum up to a maximum of \$25,000 if the covered loss under the Accidental Death and Dismemberment benefit occurs while wearing a seat belt in an automobile. A police report must verify an employee or employee's family members was properly protected by wearing a seat belt while as a passenger riding in or the licensed operator of a registered automobile. If seat belt benefit is payable, an additional Airbag benefit of 5% of the Principal Sum up to a maximum of \$15,000 is payable, provided that: the covered person was positioned in a seat with a factory installed airbag; was properly strapped in the seat belt when the airbag inflated; and the police report verifies that the airbag inflated properly on impact. This benefit does not cover losses if the covered person is under the influence of any intoxicant, excitant, hallucinogen or any narcotic or other drug, or similar substances as verified in the police accident report, and is operating the automobile. If no covered person qualifies for this benefit, a minimum payment of \$1,000 will be paid.

Waiver of Premium: Premium is waived and coverage continues for the employee for any period of total disability. Premium waiver is subject to certain waiting periods, proof of disability and other limitations.

Rehabilitation Benefit: If a covered loss, other than the loss of life occurs, provides a benefit for training expenses incurred within two years of the accident to help prepare an incurred for an occupation in which her or shoe would not have engaged, except for the injury. Pays 20% of the Principal Sum up to a maximum of \$10,000.

Felonious Assault Benefit while on Holder's Business: Pays a benefit if while on a business trip or on the premises of the policyholder the Insured Person suffers a covered loss under the Accidental Death and Dismemberment Benefit that was caused by a Felonious Assault. Pays 25% of the Principal Sum, subject to a maximum of \$50,000.

Dependent Child Dismemberment Benefit: The amount payable for a child's dismemberment will be increased by two and one-half times under this benefit if a covered dependent child suffers dismemberment under this plan.

Adaptive Home and Vehicle Benefit: If an employee or covered family member suffers a loss other than death, pays one-time alteration expenses. Covered alteration expenses involve making either the principal residence accessible or the private automobile drive-able or ride-able. Pays the lesser of 5% of the Principal Sum or the actual cost, subject to a maximum of \$5,000.

Exclusions:

Intentionally self-inflicted Injury; suicide or attempted suicide, whether sane or insane; war or act of war, whether declared or not; Injury sustained while on full-time active duty as a member of the armed forces (land, water, air) of any country or international authority; Injury sustained while On any aircraft except a Civil or Public Aircraft, or Military Transport Aircraft; Injury sustained while On any aircraft as a pilot, crewmember or student pilot, as a flight instructor or examiner, if it is owned, operated or leased by or on behalf of the Policyholder, or any Employer or organization whose eligible persons are covered under The Policy, being used for tests, experimental purposes, stunt flying, racing or endurance tests; Injury sustained while riding or driving in a scheduled race or testing any Motor Vehicle on tracks, speedways or proving grounds.

Coverage resulting from injury sustained while riding as a passenger, pilot, or crew member in the following policyholder aircraft is covered provided such aircraft is being operated at the time with the consent of the Policyholder and is being piloted by a person holding a currently effective pilot certificate with the appropriate ratings for the aircraft and flight involved.

This Benefit Highlights Sheet explains the general purposes of the insurance described, but in no way change or affect the policy as actually issued. In the event of any discrepancy between any of these documents and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers.

Underwritten by:
Hartford Life & Accident Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089