

Group Benefits from The Hartford

Valuable Business Travel Accident Insurance Provided by University Corporation for Atmospheric Research ... At No Extra Cost



Business Travel Accident Insurance

Accidents
are the
leading cause
of death
in the nation
for people
up to age 41¹

Did you know that every five minutes a person dies in an accident?¹ It's why your employer has provided important accident insurance protection to you while traveling — at no cost to you.

Policy Number: ETB-114022

The benefits outlined below are for -

Class 1: All active full-time employees and officers of the Policyholder, excluding pilots, who are domiciled in the United States.

Class 3: All active 1099 contracted employees and casual employees, excluding pilots, who are domiciled in the United States.

What type of coverage is my employer providing?

Business Trip Coverage – Accidental Death & Dismemberment (AD&D) Insurance benefits to eligible employees while they are traveling on company assignment, including local business travel.

Benefit (AD&D) Amount = \$150,000
Aggregate Limit = \$3,000,000

What other benefits are included?

The following benefits pay the full principal sum amount:

- **Extraordinary Commutation-** A benefit is paid if an employee is injured as a result of a covered accident that occurs while commuting between his or her home and place of employment by any means of transportation not normally used, as in during a transportation strike, a power failure, major civic breakdown or similar event.
- **Personal Deviation/Sojourn** – This benefit covers injury resulting from an accident that occurs anywhere in the world during personal business or personal travel while the employee is on a covered business trip.



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- **Paralysis Benefit** – A benefit is paid for injuries that result in complete and irreversible loss of movement of one or more limbs (i.e., Paraplegia, Quadriplegia, or Hemiplegia).
- **Permanent Total Disability** – A benefit is paid if the employee or spouse is injured and becomes permanently disabled within 365 days of the accident.
- **Accident Total Disability** – This pays a weekly benefit in event of a total disability resulting from a covered accident.

Has my employer chosen any Supplemental or “add on” Benefits?

Yes. The following are the Supplemental Benefits that your employer has chosen as part of your Business Travel Accident Insurance coverage:

Supplemental Benefit	Benefit Amount
Spouse and Child Trip Coverage	Spouse at \$50,000 and Each Child at \$25,000
Spouse and Child Relocation Coverage	Spouse at \$50,000 and Each Child at \$25,000
Rehabilitation	10% to \$25,000
Seat Belt	15% to \$35,000
Coma	See AD&D amount
Therapeutic Counseling	10% to \$25,000

Benefit Descriptions:

- **Criminal Acts Coverage** – A benefit is paid if the employee is injured as a result of a violent crime, including but not limited to a kidnapping or attempted kidnapping, robbery and/or hold-up.
- **Specified Aircraft** – A benefit is paid if an employee is injured as the result of an accident while a passenger on an aircraft that is owned, leased or operated by the policyholder.
- **Spouse/Child(ren) on a Business Trip** – An additional benefit is paid if your spouse and/or child(ren) become injured as a result of an accident while they are accompanying you on a business trip. Spouse covered at \$50,000 and Each Child covered at \$25,000.
- **Relocation of Spouse/Child** – This benefit covers the injury of an employees’ spouse and/or children resulting from a covered accident occurring anywhere in the world while on a relocation trip. Spouse covered at \$50,000 and Each Child covered at \$25,000.
- **Rehabilitation Benefit** – If a benefit is payable due to an injury other than loss of life, this pays a benefit for expenses incurred for rehabilitative training.
- **Spouse Education Benefit** – If a benefit is payable due to the death of an employee or spouse, an additional benefit is paid for expenses incurred by the surviving spouse for occupational training.
- **Child Education Benefit** – If a benefit is payable due to the death of an employee or spouse, an additional benefit is payable for each dependent child who qualifies as a student..
- **Coma Benefit** – An option that pays a portion of the benefit if the employee or a family member becomes comatose within a certain number of days of a injury and remains continuously comatose for a specified period of time.
- **Seat Belt Benefit**- An additional benefit is paid if a person dies from injuries sustained in a motor vehicle while a passenger or a licensed driver and also wearing a seat belt.
- **Day Care Benefit** – If a benefit is payable due to the death of an employee or spouse, an additional benefit is payable for each dependent child who is less

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1 National Safety Council, June 7, 2007.



than the stipulated age at the time of the person's death and is enrolled in or will be enrolled in a day-care program.

- **Therapeutic Counseling Benefit** – If a benefit is payable due to an injury other than loss of life, this pays a benefit for expenses incurred for any necessary therapeutic counseling.

Standard Benefits include:	
<ul style="list-style-type: none"> • Loss of Life • Loss of Speech • Loss of Hearing • Loss of a Hand, Foot or an Eye • Loss of Thumb and Index Finger on Either Hand • Paralysis Benefit 	<p>The policy pays for:</p> <ul style="list-style-type: none"> • 100% of the amount of coverage you purchase in the event of accidental loss of life, two limbs, the sight of both eyes, one limb and the sight of one eye, or speech and hearing, and Movement of Both Upper and Lower Limbs (Quadriplegia). • 75% for accidental loss of Movement of Both Lower Limbs (Paraplegia). • One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing, and Movement of Both Upper and Lower Limbs of One Side of the Body (Hemiplegia). • One-quarter (25%) for accidental loss of thumb and index finger of the same hand.

Important Information:

- Standard exclusions and age reductions apply.
- Benefits are subject to state availability.
- This document is an overview of the general purposes of the Business Travel Accident Insurance being offered and is provided for general information purposes only and is not a contract.
- Please see the group contract for complete details relating to exclusions, limitations, eligibility, termination, and other terms and conditions of coverage.
- Aggregate limits apply. See group contract for full details.

For more information, please contact your human resources benefits representative.

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