



Accidental Death and Dismemberment Coverage Summary

The University of Utah's Accidental Death and Dismemberment Program, provided through The Hartford, provides insurance against covered accidents 24 hours a day, both on and off the job.

<u>Plan Type</u>	<u>Monthly Premium Rate</u>
Employee Only	\$.14 per \$10,000
Family (Employee and Dependents)	\$.28 per \$10,000

- An employee may elect a Principal Amount in \$10,000 increments, from a minimum of \$10,000 to a maximum of \$500,000.
- When you elect Family Coverage, your family members' Principal Amount is based on a percentage of your Principal Amount.
 - Employee and Spouse: Spouse covered at 60% of Employee's Principal Amount
 - Employee and Child(ren): Child(ren) covered at 20% of Employee's Principal Amount up to a maximum of \$50,000.
 - Employee, Spouse, and Child(ren): Spouse covered at 50% and Child(ren) covered at 10% of Employee's Principal Amount. (Children covered up to a maximum of \$50,000.)
- **If both parents are eligible under the plan, children may be covered as dependents by only one parent. A person insured as an employee may not be covered under the plan as a spouse or dependent of another employee.**

FEATURES	BENEFITS FOR COVERED ACCIDENTS																
Accidental Death	Full applicable Principal Amount.																
Dismemberment or Paralysis	Ranges from 100% to 25% of applicable Principal Amount.																
Permanent & Total Disability	After 12-month waiting period, 1% of applicable Principal Amount per month up to a maximum of 100 months, less any amounts paid for dismemberment for the same accident.																
Exposure & Disappearance	Applicable Principal Amounts will be paid for covered losses due to unavoidable exposure to the elements. Applicable Principal Amounts will be paid if the body is not found after 365 days.																
Common Disaster*	If employee and spouse both die in covered accident(s) within 48 hrs of each other, the spouse's Principal Amount will be increased to equal 100% of the insured employee's Principal Amount.																
Seat Belt Benefit	In the event of death in a covered accident, additional 10% of the applicable Principal Amount to a maximum of \$25,000 if the insured was wearing a seatbelt at the time of the accident.																
Critically Burned	25% of applicable Principal Amount up to a maximum of \$50,000 for reconstructive surgery.																
Monthly Coma Benefit	1% of applicable Principal Amount per month up to a maximum of 100 months less any other amounts payable under the plan.																
Training for Spouse*	In the event of covered death of employee, 5% of applicable Principal Amount up to \$5,000 yearly for up to 4 years.																
Education for Children*	In the event of covered death of employee or spouse, 5% of applicable Principal Amount up to \$5,000 yearly for up to 4 years. If there are no eligible children the plan pays \$1,500 to your beneficiary.																
Child Care Center Benefit*	In the event of covered death of employee or spouse, 5% of applicable Principal Amount up to \$5,000 yearly for up to 4 years. If there are no eligible children the plan pays \$1,500 to your beneficiary.																
Travel Assistance	Benefits shall be provided to participants while traveling more than one hundred (100) miles from his or her permanent residence. All benefits and services in connection with this program must be accessed through the Assistance Provider: <table style="width: 100%; border: none;"> <tr> <td style="width: 25%;">Emergency Medical Evacuation</td> <td style="width: 25%;">Medical Repatriation</td> <td style="width: 25%;">Transportation of Mortal Remains</td> <td style="width: 25%;">Family Visitation</td> </tr> <tr> <td>Transportation of Escort</td> <td>Minor Children Return/Escort</td> <td>Vehicle Return</td> <td>24-Hour Information Service</td> </tr> <tr> <td>Emergency Delivery of Prescriptions</td> <td>Medical Referral</td> <td>Legal Assistance</td> <td>Insurance Coordination</td> </tr> <tr> <td>Emergency Cash Transfers & Advances</td> <td>Lost Document Service</td> <td>Language Assistance</td> <td>Medical Monitoring</td> </tr> </table>	Emergency Medical Evacuation	Medical Repatriation	Transportation of Mortal Remains	Family Visitation	Transportation of Escort	Minor Children Return/Escort	Vehicle Return	24-Hour Information Service	Emergency Delivery of Prescriptions	Medical Referral	Legal Assistance	Insurance Coordination	Emergency Cash Transfers & Advances	Lost Document Service	Language Assistance	Medical Monitoring
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Survivor Continuation*	If employee dies in a covered accident, surviving family's coverage will be continued at no cost for a period of up to 12 months, provided spouse and/or children remain eligible under the plan.																
Conversion at Termination	Coverage may be continued for a Principal Amount not less than \$25,000 or more than \$250,000.																

***Only effective if you elect Family Coverage.**

Enrollment information can be obtained by accessing the Benefits web site at: www.hr.utah.edu. You may contact the Benefits Department at 420 Wakara Way, Suite 105 or by calling (801) 581-7447 between the hours of 7:30am and 5:30pm.