

# Universities of Wisconsin

## Accidental Death & Dismemberment (AD&D) Insurance



### Policy GTU 8364005 Application

You can enroll in coverage under the AD&D plan at any time provided you meet the following criteria:

1. You are working for the Universities of Wisconsin, and
2. You are eligible for coverage under the State Group Health Insurance Plan, and
3. You are not collecting a Wisconsin Retirement System benefit.

For an overview of plan provisions, go to: [www.wisconsin.edu/ohrwd/benefits/download/life/add/fact.pdf](http://www.wisconsin.edu/ohrwd/benefits/download/life/add/fact.pdf) or the certificate of insurance at: [www.wisconsin.edu/ohrwd/benefits/download/life/add/cert.pdf](http://www.wisconsin.edu/ohrwd/benefits/download/life/add/cert.pdf).

Retain a copy of the certificate for your records.

### Plan Summary

The Accidental Death & Dismemberment Insurance plan is sponsored by the University of Wisconsin System Board of Regents. This plan offers accidental death and dismemberment insurance, as well as the Zurich Travel Assist® plan to employees, and employee's spouse/domestic partner and eligible dependent children.

### Enrollment and Effective Date of Coverage

- New employees may enroll within 30 days of employment. Coverage is effective the first of the month following 30 days from your date of hire or benefits eligibility date.
- Employees may also enroll during the Annual Benefits Enrollment Period for coverage effective January 1st.
- Eligible employees may enroll in, change or cancel coverage at any time. Coverage is effective on the first of the month on or following receipt of the application by your Universities of Wisconsin benefits contact.

### Coverage Level Options

You may select employee or family coverage. Family coverage includes your spouse or domestic partner and eligible children. You may select a benefit amount from \$25,000 to \$500,000. Covered family members will be insured for a percentage of the benefit amount you select.

### Accidental Death & Dismemberment Coverage

If you or a covered family member have a covered accident that results in a loss of life, loss of limb(s), sight, speech, hearing, loss of use of certain limbs and/or permanent and total disability, benefits may be payable under this plan.

### Travel Assistance Coverage

Coverage under this plan includes Zurich Travel Assist® coverage at no extra cost. Zurich Travel Assist® is a comprehensive travel assistance program that provides you benefits while traveling 100 miles or more from your residence. For more information or to register using your policy number, go to:

[www.zurichtravelassist.com](http://www.zurichtravelassist.com)

### Identity Theft Coverage

Through CyberScout, you and your family have access to proactive education, risk-reduction strategies, identity theft protection, privacy management, and unlimited 24/7 resolution support in fighting identity theft and fraud at no extra cost. For more information, or if you wish to report a fraud, please contact the CyberScout Resolution Center at 1-877-432-7463.

### Universities of Wisconsin Employees Married to or in a Domestic Partnership with another Universities of Wisconsin Employee

You may be covered under this plan as either an employee or as a spouse or domestic partner on another Universities of Wisconsin employee's coverage – not both. If both Universities of Wisconsin employees are covered as an employee, only one may select a family plan that covers their mutually eligible children.

### Conversion and Continuation Rights

At termination or loss of eligibility under the group plan, you may convert your coverage to a non-group plan within 60 days of the coverage end date. If you terminate coverage due to retirement, you may continue group coverage at the same rate by submitting a Continuation Application (UWS 1249) within 60 days of the coverage end date.

## Accidental Death & Dismemberment Insurance Application - Policy GTU 8364005

### Section 1: Applicant Information

Applicant Name (Last, First, Middle)		Employee ID
Universities of Wisconsin Campus Name UW –	Date of Birth (Mo/Day/Yr)	

### Section 2: Reason for Submitting Application

<b>New Enrollment:</b> Check this box if you are not currently enrolled. Coverage is effective as outlined under the Enrollment and Effective Date of Coverage Section.	<b>Change Coverage Level or Benefit Amount:</b> Check this box to change from single to family coverage or family to single coverage and/or change your benefit amount. Coverage is effective as outlined under the Enrollment and Effective Date of Coverage Section.
<b>Annual Benefits Enrollment:</b> Check this box if you are enrolling during the Annual Benefits Enrollment period. Coverage is effective January 1st.	<b>Cancellation of Coverage:</b> Check this box to cancel your current coverage. Coverage will end at the end of the month upon receipt of your application.

### Section 3: Select Coverage Level and Benefit Amount

Benefit Amounts:	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Enrollment: I want to enroll for the AD&D insurance coverage level indicated below:											
Employee Only Coverage	Enter Benefit Amount Selected:										
Family Plan Coverage	Enter Benefit Amount Selected:										

\* If you would like to cover a domestic partner or a domestic partner's children under the family plan, you must first establish a domestic partnership for employee benefit purposes. See [www.wisconsin.edu/ohrwd/benefits/dp](http://www.wisconsin.edu/ohrwd/benefits/dp) for more information.

### Section 4: Signature (Sign here and return completed application to your benefits contact).

I understand that Wis. Stats §943.395 provides criminal penalties for knowingly making false or fraudulent claims on this form and hereby certify that, to the best of my knowledge and belief, the information is true and correct. I agree to the provisions of the plan and hereby authorize deductions of the premium from my paycheck.	
Date (Mo/Day/Yr)	Employee Signature

\* Missing information may delay enrollment processing.

Beneficiary Designation available online at [www.wisconsin.edu/ohrwd/benefits/beneficiary/](http://www.wisconsin.edu/ohrwd/benefits/beneficiary/)

Access and Print your Zurich Travel Assist® ID Card at [www.wisconsin.edu/ohrwd/benefits/download/life/add/zurichcard.pdf](http://www.wisconsin.edu/ohrwd/benefits/download/life/add/zurichcard.pdf)

### For Office Use Only

Date Received by Employer(Mo/Day/Yr)	Received By	Hire Date (Mo/Day/Yr)	Coverage Effective Date	Processor Initials
Has employee established a UWs domestic partnership?      Yes      No      If yes, Effective Date:				

This is intended as a general description of certain types of insurance and services available to qualified customers through Zurich Travel Assist, a travel assistance program administered by World Travel Protection Canada Inc. World Travel Protection is a member company of Zurich Insurance Group and operates as a third party travel insurance administrator for insurance companies. Insurance coverages, including Accident and Health, are underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers. This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America, provided solely for informational purposes. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product underwritten by individual member companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states.