

Accidental Death & Dismemberment (AD&D) Insurance

University of Wisconsin System Fact Sheet | Policy GTU 8364005

The Accidental Death & Dismemberment (AD&D) Insurance Plan offers coverage to eligible UW System employees, their spouse/domestic partner and eligible children in the case of accidental death or dismemberment. You may select coverage levels that range from \$25,000 to \$500,000. You are eligible to enroll in the AD&D Insurance Plan at any time if you are eligible to enroll in the State of Wisconsin Group Health Insurance Plan. You may enroll, change or cancel your coverage at any time. If you enroll during your initial 30-day enrollment period, your coverage will begin on the first of the month following 30 days from your eligibility date. If you enroll outside of your initial enrollment period, coverage will begin on the first of the month on or following receipt of your application.

If you have an accident that results in a loss of life, loss of a limb(s) or use of certain limbs, sight, speech, hearing, contact Zurich American Insurance Company at 1-866-841-4771 within ninety (90) days to initiate a claim. Zurich may pay certain benefit amounts to you or your designated beneficiary. If the accident results in more than one of these losses, only the loss with the largest benefit will be payable. The benefits described are subject to exclusions and limitations as described in the policy and the certificate of insurance. For plan information, including a copy of the plan certificate visit: <https://www.wisconsin.edu/ohrwd/benefits/accident/add/>.

Benefit Levels and Premiums

Active Employees may select one of the Benefit Amounts listed below*. Your dependents will be covered for a percentage of the Benefit Amount you select, subject to the maximums indicated in the "Benefit Levels for Your Covered Dependents" section below. Premium amounts listed below are effective January 1, 2019.

Benefit Amounts	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Employee Cost** (Per Month)	\$.73	\$ 1.45	\$ 2.90	\$ 4.35	\$ 5.80	\$ 7.25	\$ 8.70	\$ 10.15	\$ 11.60	\$ 13.05	\$ 14.50
Family Cost** (Per Month)	\$ 1.10	\$ 2.20	\$ 4.40	\$ 6.60	\$ 8.80	\$ 11.00	\$ 13.20	\$ 15.40	\$ 17.60	\$ 19.80	\$ 22.00

* Retirees may not increase coverage.

** For Active Employees, premiums will be deducted from your pay check. Retirees will be billed.

Benefit Levels for Your Covered Dependents

The benefit amount for your covered dependents will be a percentage of your benefit amount, as follows:

Plan Selected	Spouse/Domestic Partner	Child(ren)
Family plan that covers employee and a spouse/ domestic partner only:	60%	Not applicable
Family plan that covers employee and dependent child(ren) only	Not applicable	20%
Family plan that covers a spouse/ domestic partner & dependent child(ren)	50%	15%

Spouse/domestic partner maximum benefit: \$300,000; dependent child(ren) maximum benefit: \$50,000

Travel Assistance Coverage

Zurich Travel Assist® is a comprehensive travel assistance program offering you benefits and services while traveling 100 miles or more from your residence. You can access the Travel Assistance Plan by calling 1-800-263-0261 from the U.S. or Canada; and collect from anywhere else in the world at +1-416-977-0277 and reference The Board of Regents of the University of Wisconsin policy number GTU 8364005; or log on to the Travel Assist® web site: www.zurichtravelassist.com

Identity Theft Coverage

You and your family have a place to turn for proactive education, risk-reduction strategies, identity theft protection, privacy management, and unlimited 24/7 resolution support in fighting identity theft and fraud. All identity management services are provided by CyberScout™. For more information, or if you wish to report a fraud, please contact the CyberScout Resolution Center at 1-877-432-7463, or go to: <http://knowledgecenter.cyberscout.com/>.

Continuation at Retirement

Retirees may continue group coverage in effect as of the date of retirement by submitting a Continuation Form (UWS 1249) within 60 days of the coverage end date. Proof of good health is not required. Retirees may not increase coverage and coverage is subject to a reduction in benefits at age 70. If your termination is not due to retirement, you are not eligible to continue coverage, however you may convert coverage (see Conversion Privilege section).

Age Reduction Schedule

At age 70, an employee's and Retiree's coverage is reduced per the following schedule:

Age at Date of Loss	Percent of Employee Benefit Amount
70-74	65%
75-79	45%
80-84	30%
85 & Over	15%

At age 70, an insured spouse/domestic partner's coverage will also be reduced by the percentages referenced above.

Continuation Insurance

If you elect Family Plan coverage and suffer a covered loss of life, your covered dependents will continue to receive all coverages and enhanced benefits under the policy which were in force on the date of the loss, for 365 days after the date of the loss at no additional cost.

Conversion Privilege

If your insurance ceases for reasons other than the termination of the group policy or non-payment of premium, you may be entitled to apply for an Individual or Family (if applicable) AD&D Insurance policy within 60 days of the coverage end date. The maximum benefit allowable is \$250,000 and proof of good health is not required.

If you terminate employment due to retirement, you may continue group coverage (see Continuation at Retirement section).

Continuation and Conversion Information

Continuation (retirement) – Coverage ends at the end of the month employment terminates.

You may continue AD&D Insurance coverage indefinitely by continuing to pay the premium directly to the plan Broker, Hausmann-Johnson Insurance, in a timely manner.

When you retire, you will receive a continuation notice from UW-Shared Services, Service Operations that outlines your continuation rights. You may also request an AD&D Insurance continuation application from UW-Shared Services, Service Operations at serviceoperations@uwss.wisconsin.edu or (888) 298-0141. If you want to continue coverage, you must submit the continuation application to Hausmann-Johnson Insurance no later than 60 days after your coverage end date. Coverage decreases on a sliding scale beginning at age 70.

Conversion (termination prior to retirement) – Coverage ends at the end of the month in which your employment terminates.

You may convert your AD&D Insurance coverage to an individual policy by contacting Zurich American Insurance Company at 1-800-834-1959 within 60 days of your coverage end date (reference UW System Policy # GTU-8364005). You may also contact UW-Shared Services, Service Operations at serviceoperations@uwss.wisconsin.edu or (888) 298-0141 for a conversion application.

Overview of Coverage and Benefits:

Coverages:

- 24/7 Accident Protection
- Optional Dependent Coverage

Dismemberment Schedule (% Princ. Sum to \$500K):

- Both hands or both feet: 100%
- One hand and one foot: 100%
- One hand or One foot plus sight of one eye: 100%
- Sight of both eyes: 100%
- Speech and hearing: 100%
- Speech or hearing: 50%
- One hand; one foot; or sight of one eye: 50%
- Thumb and index finger same hand: 25%

Covered Loss of Use of:

- Four Limbs: 150%
- Three Limbs: 75%
- Two Limbs: 66 2/3%
- One Limb: 50%

Additional Benefits:

- Additional Dismemberment Benefit for Children
- Car Jacking Benefit
- Continuation of Insurance Benefit
- Day Care Benefit
- Hearing Aid or Prosthetic Appliance Benefit
- Higher Education Benefit

Additional Benefits, continued:

- Home Alteration & Vehicle Modification Benefit
- Natural Disaster Benefit
- Seat Belt/Air Bag Benefit
- Spouse Retraining Benefit
- Surviving Spouse Benefit
- Therapeutic Counseling Benefit
- Travel Assistance Benefit
- Identity Theft
- Critical Burn Benefit
- Rehabilitation Benefit

* The program will cover certain costs associated with these travel services, subject to the stated limitations. **Important:** No transport or service will be covered unless you contact Zurich Travel Assist® prior to the transport, the attending physician approves, if applicable, and Zurich Travel Assist® pre-authorizes the transport or service.

For plan provisions, please review the certificate of insurance at: <https://www.wisconsin.edu/ohrwd/benefits/download/accident/add/cert.pdf>. Retain a copy of the certificate for your records.

Zurich

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The terms and conditions of the Plan described in this brief summary are governed by the individual Plan document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the Plan document, the Plan document shall govern.

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