



The University of Wisconsin System
 Voluntary Accidental Death & Dismemberment Insurance
 GTU 8364005



This Fact Sheet describes the Accidental Death & Dismemberment (AD&D) Plan available to University of Wisconsin System employees. All provisions in this summary are effective November 1, 2016. Employees who are eligible to enroll in the State of Wisconsin Group Health Insurance Plan are eligible to enroll in this plan.

If you have an accident that results in a loss of life, loss of a limb(s), sight, speech, hearing, loss of use of certain limbs contact U.W. System within ninety (90) days to initiate a claim. Zurich American Insurance Company, 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 certain exclusions and limitations as described in the Policy and the Certificate of Insurance. For detailed plan information, including the plan certificate and a Zurich Travel Assist brochure, please visit <https://www.wisconsin.edu/ohrwd/benefits/life/add/>.

Continuation of Insurance Benefit

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.

Age Reduction Schedule

At age 70, an employee’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 and Conversion of Coverage

Conversion Privilege (terminate prior to retirement)

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) Accidental Death & Dismemberment policy within 60 days of the coverage end date. Proof of good health is not required. Maximum benefit of \$250,000. See the conversion brochure (UWS 1250) for details: <https://www.wisconsin.edu/ohrwd/benefits/life/add/>.

If you terminate employment due to retirement, you may continue group coverage (see below).

Continuation at Retirement

Retirees may continue group coverage in effect as of the date of retirement at the retiree rate schedules 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.

Benefit Levels and Premiums

You may select one of the Employee Benefit Amounts listed below. Your dependents will be covered for a percentage of the Benefit Amount you select, subject to certain maximums. See below for dependent coverage levels. Your Benefit Amount is subject to a reduction schedule at age 70.

Monthly premiums are listed below. Premiums will be deducted from your pay check.

Employee Benefit Amount	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Employee Only Premium	\$.65	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50
Family Plan Premium	\$.98	\$1.95	\$3.90	\$5.85	\$7.80	\$9.75
Employee Benefit Amount	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000	
Employee Only Premium	\$7.80	\$9.10	\$10.40	\$11.70	\$13.00	
Family Plan Premium	\$11.70	\$13.65	\$15.60	\$17.55	\$19.50	

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 when 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 at www.zurichna.com/travelassist

Zurich Travel Assist® Services include the following:

<p>Medical Assistance</p> <ul style="list-style-type: none"> • Emergency Medical Referrals • Medical Monitoring • Medical Evacuation/Repatriation* • Non-Medical Repatriation* • Hospital Admissions • Medical Payment Advancement • Prescription Assistance • Visit to Hospital by Family or Friend* • Return of Children/Traveling Companion* • Repatriation of Remains* 	<p>Information Assistance</p> <ul style="list-style-type: none"> • Passport & Visa Information • Weather, Cultural & Currency Exchange • Embassies and Consulates (Addresses and Telephone Numbers) • Travel Advisories • Inoculation & Immunization <p>Legal Assistance</p> <ul style="list-style-type: none"> • Legal Referral • Advancement of Bail 	<p>Personal Assistance</p> <ul style="list-style-type: none"> • Lost Baggage Service • Translation & Interpretation • Emergency Messaging • Emergency Ticket Replacement • Lost Document Replacement • Emergency Advancement of Funds • Return of Vehicle
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* The program will cover certain costs associated with these travel services, subject to the stated limitations.

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.

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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