



Accidental Death & Dismemberment (AD&D) Insurance

Universities of Wisconsin

Fact Sheet –
Policy GTU 8364005



The Accidental Death & Dismemberment (AD&D) Insurance Plan offers coverage in the case of accidental death or dismemberment to eligible Universities of Wisconsin employees, their spouse/domestic partner and eligible children. 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 Group Health Insurance Plan. You may enroll, change or cancel your coverage at any time.

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. If the accident results in more than one of these losses, only the loss with the largest benefit will be payable. Benefits 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: www.wisconsin.edu/ohrwd/benefits/accident/add/

Benefit Levels and Premiums

Active Employees may select one of the Benefit Amounts listed below*. 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. For active employees, premium is deducted from your paycheck. Retirees are billed annually.

Benefit Amount	\$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)	\$0.65	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50	\$7.80	\$9.10	\$10.40	\$11.70	\$13.00
Family Cost (per month)	\$1.00	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00	\$20.00

* Retirees may not increase coverage

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 and 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. To access the Travel Assistance Plan call 1-800-263-0261 from the U.S. or Canada; and collect from anywhere else in the world at +1-416-977-0277. 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 to report fraud, contact the CyberScout Resolution Center at 1-877-432-7463.

Continuation at Retirement

Retirees may continue group coverage in effect as of the date of retirement by submitting a Continuation Application (UWS 1249) within 60 days of the coverage end date and paying the premium to the plan broker, Hausmann Group. Proof of good health is not required. Retirees may not increase coverage and coverage is subject to a reduction in benefits at age 70. Coverage ends at the end of the month employment terminates.

When you retire, you will receive a continuation notice from UW-Shared Services, Service Operations that outlines your continuation rights. An AD&D Insurance Continuation Application (UWS 1249) can be requested from UW-Shared Services, Service Operations at serviceoperations@support.wisconsin.edu or (888) 298-0141.

Age Reduction Schedule

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

Age at Date of Loss	Percentage of Employee Benefit Amount
70-74	65%
75-79	45%
80-84	30%
85 and 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 (termination 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) 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. Coverage ends at the end of the month employment terminates.

You may convert your AD&D Insurance coverage by contacting Zurich American Insurance Company at 1-888-634-6780 (reference UW System Policy # GTU-8364005).

Overview of coverage and benefits:

Coverages:

- 24/7 Accident protection
- Optional dependent coverage

Dismemberment schedule

(% of principle sum, up to \$500,000):

- 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%
- Thumb and index finger same hand: 25%

Covered loss of use of:

- Four limbs: 150%
- Three limbs: 75%
- Two limbs: 66 ⅔%
- One limb: 50%

Additional benefits:

- Additional dismemberment benefit for children
- Car jacking benefit
- Continuation of insurance benefit
- Daycare benefit
- Hearing aid or prosthetic appliance benefit
- Higher education benefit

Additional benefits, continued:

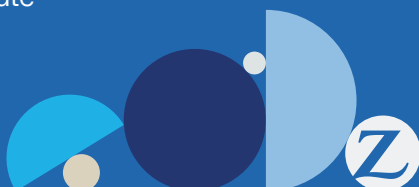
- Home alterations and vehicle modification benefit
- Natural disaster benefit
- Seatbelt/air bag benefit
- Spouse retraining benefit
- Surviving spouse benefit
- Therapeutic counseling benefit
- Travel assistance benefit
- Identity theft
- Critical burn benefit
- Rehabilitation benefit

* 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, review the certificate of insurance at:

www.wisconsin.edu/ohrwd/benefits/accident/add/

Retain a copy of the certificate for your records.



Zurich

1299 Zurich Way, Schaumburg, IL 60196-1056

800 982 5964 www.zurichna.com

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.

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