

Employee Accidental Death and Disbursement Plan Travel Benefits

Plan Choices

You may choose employee-only or family coverage. Family coverage will automatically cover all of your eligible family members.

All employees may choose up to \$250,000 of coverage in multiples of \$10,000.

Enrollment

You may purchase or increase Optional AD&D coverage only during Annual Enrollment. Evidence of good health is not required because the policy pays only for accidents. However, you must be actively at work on September 1 for coverage or an increase in coverage to go into effect. If you are not actively at work, coverage will become effective on the first day you return to work.

Eligible Dependents

You may choose to cover your eligible dependents in addition to yourself. Dependents eligible for coverage include:

- Your spouse
- Your unmarried, dependent children younger than 25
 - Dependent children include:
 - A natural child
 - An adopted child
 - A stepchild who has a regular parent/child relationship with you
 - A foster child under a legally supervised foster care program
 - A child for whom you are the legal guardian or legal managing conservator and with whom you have a regular parent/child relationship
 - A grandchild who lives with you

Coverage for a child may continue beyond age 25 only if the child is mentally or physically unable to earn a living and is dependent on you for support.

Summary of Travel Assistance Services

While you are traveling, the plan provides help and referrals in many areas, including:

- Emergency medical evacuation
- Repatriation of remains
- Assistance with replacement of medication and eyeglasses
- Local medical referrals
- Emergency travel arrangements
- Interpretation/translation

Travel Assistance Services

Travel benefits meet the visa requirements for foreign nationals, even if you buy only \$10,000 in Optional AD&D coverage. These benefits and services are provided by Worldwide Assistance AD&D Services.

Through the AD&D plan, pre-trip assistance, emergency medical assistance and other nonmonetary types of travel help are available to you while traveling on business or vacation.

These services, provided by Worldwide Assistance Service, Inc. (WA), are designed to provide information or facilitate the delivery of services. You pay any cost associated with a service you might need. However, you pay nothing for the assistance provided by WA. For example, WA will not charge you for arranging for emergency medical care, but you will be responsible for the cost of the care.

Pre-Trip Assistance

Information and services available to you and your family before you leave on a trip include:

- Visa, passport and inoculation requirements
- Cultural information
- Temperature and weather conditions
- Embassy and consular referrals
- Foreign exchange rates
- Travel advisories

Emergency Medical Assistance

These non-monetary services are available to you and your family while traveling:

- Local medical referrals – names, addresses and telephone numbers of physicians, hospitals, dentists and dental clinics in many areas around the world
- Medical monitoring – communication with local attending medical personnel to obtain a full understanding of the patient's situation and monitor his/her condition
- Replacement of medication and eyeglasses – help in obtaining medication or eyeglasses locally or having these items shipped to you if you lose, forget, run out of or have an unexpected need for a prescribed medication, or break or lose your eyeglasses or your eyeglasses are stolen

Other Services

Among the other services provided is emergency message relay to allow you to send and receive emergency messages toll-free, 24 hours a day through the WA Customer Service Center. The center is staffed by multilingual professionals and is available for emergency contact with relatives, friends and business associates.

Travel Benefits

The AD&D plan provides medical evacuation and repatriation benefits to participants, including foreign nationals living in the United States. These benefits will be offset by any benefits payable by any group insurance plan, health maintenance organization, workers' compensation or occupational disease act or law or any government plan. For each of these benefits, "home country" means where you maintain your primary home or, if you are a foreign national living in the United States, the country in which you hold citizenship.

Medical Evacuation

If you or a covered family member becomes ill or injured while traveling outside your home country and requires care not locally available, the AD&D plan will pay the usual and customary cost to evacuate you or the family member to the nearest hospital where appropriate medical treatment can be obtained.

The attending physician must order the evacuation due to the severity of the condition, and transportation must be by the most direct and economical route. The physician ordering the evacuation may not be the covered patient or his or her spouse, child, brother, sister or parent.

Medical Evacuation may provide transportation to the nearest hospital where appropriate medical treatment can be obtained or to the patient's home or a hospital near the home after local hospital treatment. Medical services and supplies required as part of the emergency evacuation will be covered.

If you or a covered family member is hospitalized while traveling outside your home country, the plan will pay the economy air fare under certain circumstances to return your traveling companions home. The plan will pay to return dependent children to their home. If necessary, the plan will also pay for services of a nonfamily escort for the return of the dependent children.

If a traveling companion must forfeit his or her return air fare due to the medical emergency, the plan will pay to return the companion to his or her home. The plan will also pay for one round trip for one family member or friend to visit the covered person if hospitalization lasts more than a specified number of days.

Repatriation

If you or a covered family member dies while traveling outside your home country, the plan will pay the usual and customary cost to return the body to the home country. The plan will cover documentation and authorization from the authorities, embalming or cremation, an appropriate coffin or urn designed for transportation of remains, and the transportation to the individual's home country by the most direct and economical route.

For information or assistance, contact WA at (877) 715-2593 or (800) 243-6108 within the U.S. and Canada. From other locations, call (202) 331-8276 collect. You'll need to give WA the A&M System account number – GLD-09012 – to obtain services and tell them that you are insured through *Ft. Dearborn*.