

Plan Highlights

Voluntary Group Accidental Death & Dismemberment Insurance



Western Governors University

ELIGIBILITY

Employees: You are eligible when actively-at-work on a full-time basis as defined by your employer, except if you are working on a temporary or seasonal basis.

BENEFIT AMOUNT

Employee: Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments.

Spouse: Choose from a minimum of \$5,000 to a maximum of \$250,000 in \$5,000 increments.

Child: Choose from a minimum of \$1,000 to a maximum of \$10,000 in \$1,000 increments.

CONTRIBUTION REQUIREMENTS

Employee: Coverage is 100% employee paid.

Dependents: Coverage is 100% employee paid.

AD&D SCHEDULE

For Accidental Loss of	Amount Payable
Life	100%
Two or More Members*	100%
Speech and Hearing	100%
One Member*	50%
Speech or Hearing	50%
Thumb and Index Finger of Same Hand	25%

* "Member" refers to a hand, foot or eye

BENEFIT REDUCTION DUE TO AGE

(Applicable to employee / spouse coverage)

Age	Original Benefit Reduced to
65	65%
70	50%

FEATURES

- ▶ Common Disaster
- ▶ Common Carrier Benefit
- ▶ COMA Benefit
- ▶ Conversion Privilege
- ▶ Day Care Benefit
- ▶ Education Benefit
- ▶ Exposure and Disappearance
- ▶ Felonious Assault
- ▶ FMLA / MSLA Continuation
- ▶ Seat Belt and Air Bag Benefit
- ▶ Total Loss of Use Benefit

VALUE-ADDED SERVICES

- ▶ Travel Assistance Services

EXCLUSIONS

LIMITATIONS:

If you die by suicide, while sane or insane, within two (2) years of your effective date for True VAR insurance coverage, our payment will be limited to a refund of all life insurance premiums paid prior to the date of death.

AD&D EXCLUSIONS:

AD&D benefits will not be payable for a loss: caused or contributed by by suicide or intentionally self-inflicted injuries; caused by or resulting from war or any act of war, declared or undeclared; to which sickness, disease or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor.

For a comprehensive list of exclusions and specific limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.