

PERSONAL ACCIDENT INSURANCE (PAI) PLAN

BENEFIT SUMMARY



Plan Type/Provisions	Eligibility	Enrollment
<p>Indiana University's group personal accident insurance plan is optional accidental death and dismemberment coverage. It is underwritten by LINA (Life Insurance Company of North America) and purchased by the employee through payroll contributions.</p> <p>Employee Only or Family coverage is available.</p> <p>CIGNA Secure Travel is included in the plan and is provided by Worldwide Assistance Services, Inc.</p>	<p>All full time appointed employees (including Residents) are eligible for coverage.</p> <p>Spouses/domestic partners and dependent children (up to age 19, or 25 if a full-time student) are also eligible under Family coverage.</p> <p>If the employee and spouse are both eligible to enroll in coverage, one, but not both, can enroll in Family coverage and the other may elect Employee Only coverage.</p>	<p>Eligible employees can enroll in the plan:</p> <ul style="list-style-type: none"> • within 30 days of their hire date. • within 30 days of an IRS qualified change in status (i.e. marriage, birth/adoption of a child). • during the university's annual Open Enrollment period each November effective January 1 of the following year.

Coverage	Additional Benefits	Exclusions
<p>Plan has eleven coverage amounts to elect, which range from \$30,000 to \$500,000 of coverage.</p> <p>A percentage of the coverage amount chosen will be paid depending on the type of loss.</p> <p>Coverage is provided for injuries caused by accidents that occur on or off the job, at home, and while traveling by plane, train or automobile (except as limited by the exclusions).</p> <p>Employees and their eligible dependents (if enrolled in Family coverage) are covered 24 hours per day, 365 days per year against covered accidents occurring in the course of business or while away from work.</p> <p>In the event of an employee's death, designated beneficiaries receive the total coverage amount of the employee's enrollment option.</p> <p>For family coverage, the employee is the beneficiary.</p>	<p>Coma Benefit – available when a covered individual is comatose as a result of a covered accident.</p> <p>Seatbelt and Airbag Benefit – paid if a death or injury occurs in an automobile while wearing a properly fastened seatbelt.</p> <p>Victims of Crime Benefit – applies to a covered loss for the victim of a violent crime or felonious assault.</p> <p>Child Care Expenses Benefit – applies to certain surviving children when the employee (or spouse, if enrolled in Family Coverage) should die as a result of a covered accident.</p> <p>CIGNA Secure Travel – includes medical evacuation and repatriation benefits, and other emergency travel services while traveling 100 miles or more from home.</p> <p>Conversion is available without proof of insurability when group policy ends except for reasons of non-payment.</p>	<p>Benefits are not payable if a loss results, directly or indirectly from self-inflicted injuries or suicide, any felony, act of war, participation in a riot, sickness or disease.</p> <p>Benefits are also not payable if loss occurs while voluntarily using any drug, narcotic, poison, gas or fumes, while intoxicated, in active duty or traveling in a leased, owned, controlled or military aircraft.</p> <p>Please refer to the plan booklet for a more detailed explanation of the plan exclusions.</p>

This sheet is designed to summarize the Personal Accident Insurance (PAI) plan being offered by Indiana University to eligible employees and is not intended to provide a detailed description of the coverage. Detailed information, including the plan booklet, is available at:

hr.iu.edu/benefits/pai.html