



PERSONAL ACCIDENT INSURANCE

Accidents Happen — Help Your Family Prepare

IMPORTANT: This program provides accident insurance only. It does not provide comprehensive/major medical coverage and does not satisfy the minimum essential coverage requirements of the Patient Protection Affordable Care Act.

For the eligible employees,
emergency medical residents and physicians of
West Virginia University,
the Policyholder



Insurance underwritten by:
National Union Fire Insurance Company of Pittsburgh, Pa.
with its principal place of business in New York, NY ("the Company")

Why AD&D Insurance?

No matter what precautions we take, accidents DO happen. Accident insurance can be extremely important to you and your family in the event one of you is involved in a covered accident. West Virginia University is providing you with the opportunity to purchase AD&D Insurance coverage. You can purchase coverage for yourself and your Eligible Spouse and Eligible Dependent Children. You choose the coverage limits that fit your needs.

What Can AD&D Insurance Offer Me?

- **Accident insurance coverage** — The plan can provide Accidental Death & Dismemberment (AD&D) benefits for covered Injuries.
- **Guaranteed acceptance** — Coverage is provided regardless of your health history.
- **Flexible planning** — You select the amount of coverage you need, up to \$350,000, subject to the limitations noted below.
- **Can supplement other insurance** — Benefits that are payable under the plan will be made in addition to any other insurance at the time of the accident.
- **Family coverage available** — You may also insure your Eligible Spouse and Eligible Dependent Children.
- **24/7 worldwide coverage** — Your coverage is in force around-the-clock — at work, at home or at play, virtually anywhere in the world.
- **Economical cost** — Since you can purchase coverage at affordable group rates, the cost may be below that of an individual policy.
- **Additional benefits** — In addition to AD&D benefits, the benefits listed on the following page are included for covered accidents.

Who is Eligible for Coverage?

Class	Description of Class	Class	Description of Class
I	All active, full-time benefit eligible Employees of the Policyholder, not in any other Class.	III	All Eligible Spouses of Class I and II Insured Persons, not in any other Class.
II	All Emergency Medical Residents and Physicians of the Policyholder, not in any other Class.	IV	All Eligible Dependent Child(ren) of Class I and Class II Insureds not in any other Class.

Monthly Cost of the Plan (per \$1,000 of Principal Sum per month)

Class I: \$0.030	Class II: \$0.030	Class III: \$0.043	Class IV: \$0.043
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Continuation of Eligibility

If premium payments are continued on a basis that precludes individual selection, an Insured who ceases to be a member of any eligible class of persons as described above may still be regarded as in an eligible class of persons as follows: 1) if the Insured is on temporary lay-off or leave of absence (other than an authorized family or medical leave), for the full period of the lay-off or leave, but not for more than three months in a row; or 2) if the Insured is absent from work due to an authorized family or medical leave, for the full period of the leave, but not for more than three months in a row unless a longer period is agreed to by the Company and the Policyholder.

How Does AD&D Insurance Work?

You can select a Principal Sum from a minimum of \$10,000 to a maximum of \$350,000 in \$10,000 increments.

If an Insured Dependent Child suffers a loss for which a benefit is payable under the Policy and there is an Insured Spouse on the date of the accident causing the loss, the Insured Dependent Child's Principal Sum is the lesser of \$25,000 or 15% of the Insured's Principal Sum on the date of the accident causing the loss. If there is no Insured Spouse on the date of the accident causing the loss, the Insured Dependent Child's Principal Sum is the lesser of \$25,000 or 20% of the Insured's Principal Sum on the date of the accident causing the loss.

If an Insured Spouse suffers a loss for which a benefit is payable under the Policy and there is an Insured Dependent Child on the date of the accident causing the loss, the Insured Spouse's Principal Sum is 50% of the Insured's Principal Sum on the date of the accident causing the loss. If there is no Insured Dependent Child on the date of the accident causing the loss, the Insured Spouse's Principal Sum is 60% of the Insured's Principal Sum on the date of the accident causing the loss.

In the event that a person is covered under the Policy as an Insured and as an Insured Dependent, the combined Principal Sum on that person may not exceed \$600,000.

Principal Sum amounts above \$250,000 may not exceed 10 times the Insured's Annual Salary. "Annual Salary" means the Insured's base annual salary exclusive of overtime, bonuses, tips, commission, and special compensation.

Plan Features

Accidental Death, Dismemberment and Paralysis

When an accident directly causes an Injury that results in any of the following losses to an Insured Person within 365 days of the date of the accident, the Company will pay, in one sum, the indicated percentage of the Principal Sum shown below:

Loss of	Percentage of Principal Sum	Loss of	Percentage of Principal Sum
Both hands or both feet	100	Speech and hearing in both ears	100
Sight of both eyes	100	One hand or one foot	50
One hand and one foot	100	Sight of one eye	50
One hand and sight of one eye	100	Speech or hearing in both ears	50
One foot and sight of one eye	100	Thumb and index finger of same hand	25
Paralysis	Percentage of Principal Sum	Paralysis	Percentage of Principal Sum
Quadriplegia	100	Hemiplegia	50
Paraplegia	75		

"Loss" of a hand or foot means complete severance through or above the wrist or ankle joint. "Loss" of sight of an eye means total and irrecoverable loss of the entire sight in that eye. "Loss" of hearing in an ear means total and irrecoverable loss of the entire ability to hear in that ear. "Loss" of speech means total and irrecoverable loss of the entire ability to speak. "Loss" of thumb and index finger means complete severance through or above the metacarpophalangeal joint of both digits. "Quadriplegia" means the complete and irreversible paralysis of both upper and both lower limbs. "Paraplegia" means the complete and irreversible paralysis of both lower limbs. "Hemiplegia" means the complete and irreversible paralysis of the upper and lower limbs of the same side of the body. "Limb" means entire arm or entire leg.

If more than one loss, or more than one type of paralysis, is sustained by an Insured Person as a result of the same accident, only one amount, the largest, will be paid.

Additional Benefits at a Glance

Benefit	Benefit Details
Common Disaster Benefit	If an Insured with Family coverage in effect under the Policy and his or her Insured Spouse both suffer accidental death in the same accident within 365 days of the accident such that an Accidental Death benefit is payable under the Policy for both persons, the Insured Spouse's Principal Sum is increased to equal 100% of the Insured's Principal Sum.
Conversion Privilege <i>(Applies to the Accidental Death Benefit and Accidental Dismemberment Benefit only.)</i>	If an Insured Person's coverage ends (prior to age 70) because he or she is no longer a member of any eligible class of persons as described under the "Who is Eligible for Coverage?" section, coverage may be converted to an individual accidental death and dismemberment policy, provided the Company receives a written application and payment of the required premium within 31 days after coverage ends under the Policy. However, an Insured Dependent may convert only if he or she is the age of majority or over on the date coverage ends. Coverage under the individual policy may not be less than \$100,000 and may not exceed the greater of: 1) the amount for which the Insured Person was covered under the Policy; or 2) \$500,000.
Seat Belt Benefit	The Company will pay a benefit if the Insured Person suffers accidental death such that an Accidental Death benefit is payable under the Policy and the accident causing death occurs while the Insured Person is operating, or riding as a passenger in, an Automobile and wearing a properly fastened, original, factory installed seat belt or, if the Insured Person is a child, a properly installed and fastened child restraint device as defined by state law. The amount payable is the lesser of: 1) \$25,000; or 2) 10% of the Insured Person's Principal Sum.
Tuition Benefit <i>(only available with family coverage)</i>	Pays a benefit equal to the least of: 1) the actual tuition (exclusive of room and board); 2) 5% of the Insured's or Insured Spouse's Principal Sum on the date of the accident causing death; or 3) \$5,000 if the Insured or Insured Spouse suffers a covered accidental death so that Insured Dependent Child(ren) under age 25, who are enrolled or enroll full-time within 365 days of the Insured's or Insured Spouse's covered accidental death in an institution of higher learning above grade 12, can continue or commence his or her education. The benefit will be paid for each year of continuous full-time enrollment, to a maximum of four consecutive years. The benefit is not payable for any term of enrollment that begins before the Insured's or Insured Spouse's death. Pays a benefit equal to the least of: 1) the actual tuition (exclusive of room and board); 2) 3% of the Insured's Principal Sum on the date of the accident causing death; or 3) \$3,000 if the Insured suffers a covered accidental death so that the Insured Spouse, who is enrolled or enrolls within 30 months after the Insured's death in an institution of higher learning or professional or trade training program, can obtain an independent source of support. The benefit will be paid for each year of continuous enrollment, to a maximum of four consecutive years. The benefit is not payable for any term of enrollment that begins before the Insured's death.

Effective Date: An Insured's coverage under the Policy begins on the latest of: 1) the Policy Effective Date; 2) the date the first premium for coverage is paid; 3) if individual enrollment is required, the date written enrollment is received by the Policyholder; 4) the date the person becomes a member of an eligible class of persons as described in the "Who is Eligible for Coverage?" section; or 5) the first day of the month next following the date on which the Policyholder receives the completed enrollment form.

Termination Date: An Insured's coverage under the Policy ends on the earliest of: 1) the date the Policy is terminated; 2) the premium due date if premiums are not paid when due; 3) the date the Insured requests, in writing, that his or her coverage be terminated; or 4) the date the Insured Person ceases to be a member of any eligible class(es) of persons as described in the "Who is Eligible for Coverage?" section.

Definitions

Eligible Dependent Child(ren): means the Insured's unmarried children, including natural, step, foster or adopted children from the moment of placement in the home of the Insured, under age 19 (25 if attending an accredited institution of higher learning on a full time basis) and primarily dependent on the Insured for support and maintenance.

Any unmarried Eligible Dependent Children of the Insured covered under the Policy before reaching the age limit specified above, who are incapable of self-sustaining employment by reason of mental or physical incapacity, and who are primarily dependent on the Insured for support and maintenance, may continue to be eligible under the Policy beyond that age limit for as long as the Policy is in force, but only if they remain continuously covered under the Policy. The Company may request that the Insured submit satisfactory proof of the Eligible Dependent Child(ren)'s incapacity and dependency to the Company within 31 days before the Eligible Dependent Child(ren) reach the age limit specified above. If the Insured fails to furnish the requested proof before the Eligible Dependent Child(ren) reach the age limit, coverage for the Eligible Dependent Child(ren) will not be extended past the age limit. If coverage is extended, the Company may request that the Insured submit satisfactory proof of the Eligible Dependent Child(ren)'s continued incapacity and dependency to the Company on an annual basis. If the Insured fails to furnish the requested proof within 31 days of the request, coverage for the Eligible Dependent Child(ren) will terminate at the end of that 31-day period.

Eligible Spouse: means the Insured's legal spouse.

Injury: means bodily injury: 1) which is sustained as a direct result of an unintended, unanticipated accident that occurs while the injured person's

coverage under the Policy is in force; and 2) which directly (independent of sickness, disease, mental incapacity, bodily infirmity or any other cause) causes a covered loss.

Immediate Family Member: means a person who is related to the Insured Person in any of the following ways: spouse, brother-in-law, sister-in-law, son-in-law, daughter-in-law, mother-in-law, father-in-law, parent (includes stepparent), brother or sister (includes stepbrother or stepsister), or child (includes legally adopted or stepchild).

Insured: means a person: 1) who is a member of an eligible class of persons as described in the "Who is Eligible for Coverage?" section; 2) who has enrolled for coverage under the Policy, if required; 3) for whom premium has been paid; and 4) while covered under the Policy. However, an Insured does not include any person covered under the Policy solely as an Insured Dependent.

Insured Dependent: means an Insured Spouse or an Insured Dependent Child.

Insured Dependent Child: means the Insured's Eligible Dependent Child: 1) whom the Insured has elected to cover under the Policy; 2) for whom premium has been paid; and 3) while covered under the Policy.

Insured Person: means an Insured or an Insured Dependent.

Insured Spouse: means the Insured's Eligible Spouse: 1) whom the Insured has elected to cover under the Policy; 2) for whom premium has been paid; and 3) while covered under the Policy.

Principal Sum: means the amount of insurance in force under the Policy.

Exclusions

No coverage shall be provided under the Policy and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks even if the proximate or precipitating cause of the loss is an accidental bodily injury.

1. Suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or auto-eroticism.
2. Sickness, disease, mental incapacity or bodily infirmity.
3. Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured Person is: (a) riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or (b) performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or (c) riding as a passenger in an aircraft owned, leased or operated by the Policyholder or the Insured Person's employer.
4. Declared or undeclared war, or any act of declared or undeclared war.
5. Infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an Injury independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes.
6. Full-time active duty in the armed forces, National Guard or organized reserve corps of any country of international authority. (Unearned premium for any period for which the Insured Person is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.)
7. The Insured person being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
8. The Insured Person being under the influence of drugs unless taken under the advice of and as specified by a Physician.
9. The Insured Person's commission of or attempt to commit a crime.
10. The medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity.
11. Stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.

Aircraft Passenger Coverage (Policyholder) *(Not Applicable to Insured Dependents):*

Exclusion 3.c. in the Exclusions section above is waived for an Insured's loss caused in whole or in part by, or resulting in whole or in part from, travel or flight in or on (including getting in or out of, or on or off of) any aircraft owned, leased or operated by the Policyholder and any aircraft owned, leased or operated by the Insured's employer if the Insured's employer is other than the Policyholder. However, the waiver only applies if the accident causing the loss occurs while the Insured is riding as a passenger of such aircraft.

Limitation on Multiple Benefits

If an Insured Person suffers one or more losses from the same accident for which amounts are payable under more than one of the following benefits provided by the Policy, the maximum amount payable under all of the benefits combined will not exceed the amount payable for one of those losses, the largest: Accidental Death Benefit, Accidental Dismemberment Benefit, Paralysis Benefit.

Reduction Schedule

The Principal Sum for a loss will be reduced if an Insured Person is age 70 or older on the date of the accident causing the loss, according to the following schedule:

Age on Date of Accident	Percentage Amount Otherwise Payable
70 - 74	65%
75 - 79	45%
80 - 84	30%
85 and older	15%

Premium for an Insured Person age 70 or older is based on 100% of the coverage that would be in effect if the Insured Person were under age 70.

For questions or to enroll, contact SharedServices at SharedServices@mail.wvu.edu or call 304.293.6006.

Terms capitalized in this document are defined terms in this brochure or in the Policy.

This is only a brief description of the coverage(s) available under policy series C11656(REV 3-99)DBG -WV. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 1271 Avenue of the Americas FL 37, New York, NY 10020. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445.

