Voluntary Accidental Death and Dismemberment (AD&D)

The Hartford Life and Accident Insurance Company

Group #S07449

Plan Description
Eligible enrolled participants will be protected 24-hours a day, 365 days a year, for covered accidents occurring anywhere in the world, on or off the job, at home or while traveling (subject to the Exclusions and Limitations of the Contract). These program benefits are paid in a lump sum.

Enrollment

New Hire/Newly Eligible
Initial Enrollment
You may enroll in this Voluntary AD&D Insurance within 30 days of the date you become eligible.

Effective Date
Coverage is generally effective the first of the month following your hire/change date providing you meet any applicable actively at work provisions. Insurance premiums are paid in the month of coverage.

Mid-Year Changes Qualifying Events
At the time of an IRS approved qualifying event, you can increase, decrease or cancel your coverage by making the change in the CSU Online Benefits Enrollment System, within 30 days of the qualifying event. It is necessary to provide documentation to Human Resources to substantiate the qualifying event and to establish the eligibility for, and the effective date of, the requested change.

Benefits Open Enrollment

Enrollment
You may enroll, cancel, or change your coverage level during the Benefits Open Enrollment period each year.

Effective Date
Coverage will be effective July 1st of the following fiscal year providing you meet any applicable actively at work provisions.

Outside of Open Enrollment

Enrollment
At any time of the year, you can cancel or decrease your coverage by making the change in the CSU Online Benefits Enrollment System.

Amount of Insurance
You may elect any multiple of $25,000 up to a Maximum Amount of $500,000.

Amount of Insurance under Dependent Coverage
The amount of insurance on each of your eligible Dependents is a percent of your amount of Employee Insurance under the Coverage. The percent that applies on any date is shown below. It is based on the persons who are then your eligible dependents.

Your spouse/domestic partner: 60%
Your child(ren): 25% on each child
Your spouse or domestic partner and child(ren): 50% on your spouse/domestic partner; and 15% on each child.

Dependent Coverage
Your dependents are covered as long as they remain eligible. For Voluntary AD&D Insurance, a dependent means any of your children from live birth to 26 years of age.

Exceptions: Your spouse, domestic partner or child is not eligible for enrollment while on active duty in the armed forces of any country or when insured under the Group Contract as an employee.

It is your responsibility to remove any ineligible individuals within 30 days of a qualifying event. For example, when the child no longer meets the age requirement (turns 26 or becomes an ineligible dependent prior to age 26, or you divorce.)

Termination of Coverage
Your insurance will terminate at the end of the month in which your active service stops, you cease to be in a class of employees eligible for coverage, you cease to make the required contribution, or the plan is terminated.

Actively At Work Provision
You must be actively at work for the coverage to begin. Please refer to the Certificate of Insurance from The Hartford for official plan details.

Conversion
Subsequent to coverage termination, you will be contacted by The Hartford regarding your Conversion options. If you wish to convert your coverage, you must do so within 31 days of your notification date. You must request a quote for Conversion rates from The Hartford. If you have
questions, about the coverage, contact The Hartford at (877) 320-0484.

**Portability Policy**

There is no Portability Policy available for this plan.

**Beneficiary Designation**

You may name any beneficiary(ies) you wish. If you purchase coverage for your family under the Family Plan, you are automatically your dependents' beneficiary for loss of life. You may change your beneficiary at any time.

**Accidental Death & Dismemberment Benefit**

**Full Amount of Insurance**
- Loss of life
- Loss of one hand & one foot, or
- Loss of both hands or both feet, or
- Loss of either hand or foot and sight of one eye, or
- Loss of speech and hearing of both ears

**One-half the Full Amount of Insurance**
- Loss of either hand or foot, or
- Loss of sight of one eye, or
- Loss of speech or hearing of both ears

**One-quarter the Full Amount of Insurance**
- Loss of thumb and index finger of either hand.

### 2013 - Voluntary AD&D Coverage and Benefit Amounts

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<th>Employee</th>
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<th>Each Child</th>
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<th>Family Coverage</th>
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Paralysis Benefit

**Full Amount of Insurance**
Quadriplegia (loss of movement of both upper and lower limbs)

**Three-Quarters the Full Amount of Insurance**
Paraplegia (loss of movement of both upper and lower limbs)
Triplegia (loss of movement of three limbs)

**One-Half the Full Amount of Insurance**
Hemiplegia (loss of movement of both upper and lower limbs on one side of the body)

**One-Quarter the Full Amount of Insurance**
Uniplegia (loss of movement of one limb.)

**Monthly COMA Benefit**
If a covered insured is injured in a covered accident, which results in a coma for at least 31 consecutive days, the Program will begin payment of a Monthly Coma Benefit. Payment of this benefit will continue each month as long as the insured person remains in a comatose condition, up to a maximum of 100 months. This benefit will be paid at a rate of 1% of the Amount of Insurance less any benefits paid as a result of the same covered accident. (“Coma” means complete and continuous unconsciousness; and inability to respond to external or internal stimuli, as verified by a physician.)

**Spouse or Domestic Partner Education Benefit**
If you elect the Family Plan coverage and you die in a covered accident, the Plan will provide a Occupational Training Benefit to your eligible spouse or domestic partner. The expense must be incurred within 2 years of the employee’s date of death. This Training Benefit is a lump-sum payment of the lesser of 5% of your Amount of Insurance or $5,000.

**Child Education Benefit**
If you elect the Family Plan coverage and die in a covered accident, the Plan will provide an Child Education Benefit to each eligible dependent child who is a full-time student at a college, University, vocational school, or trade school over the 12th grade level at the time of (or enrolls within 365 days of) your death. This Child Education Benefit is an annual payment of the lesser of 5% of your Amount of Insurance or $5,000. Payments will be made each year for up to 4 consecutive years for each child who qualifies. Benefit payments will cease when the child ceases to be a full-time student or reaches the age of 26. If there are no dependent children who qualify for this benefit, a single lump sum of $500 will be paid to your beneficiary.

**Seat Belt/ Air Bag Benefit**
Because of the added protection seat belts and air bags bring to drivers and passengers every day, this special benefit is provided for you and your family members. If, while insured for this benefit, you or your covered dependent suffer accidental death due to a covered accident in which you or your covered dependent was seated in an automobile with a seat belt properly fastened, the Plan will pay an additional 10% of the Principal Sum, to a maximum of $25,000. An additional Air bag benefit may be payable if the injured person was positioned in a seat equipped with a factory-installed Air Bag and properly strapped in the seat belt when the Air Bag inflated. The Air Bag Benefit pays 5% of the Principal Sum to a maximum of $5,000.

**Critical Burn Benefit**
If an Insured Employee is accidentally critically burned and requires reconstructive surgery, as determined by a physician, a Critical Burn Benefit may be payable. This Benefit will be equal to the lesser of 25% of the Employee’s Principal Sum or $25,000. (Critically Burned means burns are certified by a Physician as more severe than second degree burns and result in scarring over at least 25% of the body which will last indefinitely and can only be corrected through reconstructive surgery.)
Exposure & Disappearance

A loss will be covered if an Insured is exposed to the elements because of a covered accident due to forced landing, stranding, sinking or wrecking of a conveyance in which the insured was an occupant at the time of the accident. We will presume an insured suffered a loss of life if his or her body has not been found within one year after a covered accident involving the disappearance of a conveyance in which the insured was an occupant at the time due to accidental forced landing, stranding, sinking or wrecking.

War Risk Benefit

This benefit amends the limitation of the Contract, to offer coverage if death or dismemberment is related to an act of War, whether or not declared. The benefit covers Worldwide territories, excluding the geographical limits, territorial waters, or the airspace above the countries listed below as defined within the Group Master Policy (this list is subject to change):

United States of America, including the District of Columbia
Canada
Colombia
Algeria
Somalia
Afghanistan
Jammu & Kashmir
Pakistan
Sri Lanka
Iraq
Israel
Jordan
Kuwait
Lebanon
Saudi Arabia
UAE
Yemen
Macedonia
Chechnya
Tajikistan
Turkmenistan
Uzbekistan

There are many other AD&D benefit enhancements included in your plan. Please refer to your plan documents for details.

Exclusions and Limitations

A Loss is not covered if it results from any of these:
(1) Intentionally self-inflicted Injury;
(2) Suicide or attempted suicide, whether sane or insane;
(3) War or act of war, whether declared or not;
(4) Injury sustained while on full-time active duty as a member of the armed forces (land, water, air) of any country or international authority;
(5) Injury sustained while on any aircraft except a Civil or Public Aircraft, or Military Transport Aircraft;
(6) Injury sustained while on any aircraft:
   (a) as a flight instructor or examiner;
   (b) being used for tests, experimental purposes, stunt flying, racing or endurance tests;
   (c) if it is owned, operated or leased by or on behalf of the Policyholder, or any Employer or organization whose eligible persons are covered under The Policy; or
   (d) as a pilot, crewmember or student pilot;
(7) Injury sustained while riding or driving in a scheduled race or testing any Motor Vehicle on tracks, speedways or proving grounds;
(8) Injury sustained while driving while Intoxicated.

Only one benefit, the largest to which the owner is entitled, is payable for all losses resulting from one accident. No loss sustained prior to such covered accident shall be included in determining the amount payable.

Value Added Services

The Hartford includes several value added services at no cost to you.
for more than 46 years. They have the expertise to handle the complex issues involved with travel emergencies and identity theft.

Services include:
- Medical referrals
- Medical monitoring
- Medical evacuation
- Repatriation
- Traveling companion assistance
- Dependent children assistance
- Visit by a family member or friend
- Emergency medical payments
- Return of mortal remains
- Medication and eyeglass assistance
- Sending and receiving emergency messages
- Emergency travel arrangements
- Emergency cash
- Locating lost items (i.e. luggage, wallet)
- Legal assistance
- Bail advancement
- Translation services
- Identity theft awareness and education
- Identity theft victim solutions

If you would like additional information, please visit www.thehartford.com/employeebenefits

Note: Some restrictions and exclusions apply. See the website for full details.

Contact Europ Assistance Services USA at:

Toll Free from U.S. or Canada: (800) 243-6108
Collect from other locations: (202) 828-5885
Fax: (202) 331-1528

Life Conversations

Rely on Life Conversations for reassuring support and the right answers:

- Selecting the appropriate amount of life insurance
- Creating a will / Estate Planning
- Funeral Planning
- Grief Counseling

Life Conversations is a single source to help families prepare for the future and navigate difficult end-of-life decisions.

Life Conversations includes access to tools and services, including Everest, the first nationwide funeral planning and concierge service.

Call (866) 854-5429 or visit www.hartfordlifeconversations.com for more information.