

BUSINESS TRAVEL ACCIDENT INSURANCE



The benefits outline below are for Cleveland State University 45-ETB-141026

What type of coverage is my employer providing?

Class 1: All active, full-time employees of the Policyholder working at least 40 hours per week and all employees classified as faculty.

Class 2: All active, part-time staff of the Policyholder working with a contract of six months or longer and at least 30 hours but less than 40 hours per week.

Business Trip Coverage – Accidental Death & Dismemberment (AD&D) Insurance benefits to eligible employees while they are traveling on company assignment, including local business travel. Including Insured Person's spouse and child(ren) while on a relocation trip or accompanying the Insured Person while they are traveling on company assignment.

Benefit (AD&D) Amount = 2 times salary*, to a maximum of \$500,000
\$50,000 Spouse
\$25,000 Each Child

Aggregate Limit = \$2,500,000

What other benefits are included?

The following benefits pay the full principal sum amount:

- **Paralysis Benefit** – A benefit is paid for injuries that result in complete and irreversible loss of movement of one or more limbs.
- **Extraordinary Commutation**- An additional benefit is paid if an employee is injured as a result of a covered accident that occurs while commuting between his or her home and place of employment by any means of transportation not normally used, as in during a transportation strike, a power failure, major civic breakdown or similar event.
- **Hijacking/Skyjacking** – A benefit is paid if the employee is injured as a result of an accident that occurs during a hijacking or skyjacking anywhere in the world while on a Business Trip.
- **Personal Deviation/Sojourn** – This benefit covers injury resulting from an accident that occurs anywhere in the world during personal business or personal travel while the employee is on a covered business trip.

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Has my employer chosen any Supplemental or “add on” Benefits?

Yes. The following are the Supplemental Benefits that your employer has chosen as part of your Business Travel Accident Insurance coverage:

Supplemental Benefit	Benefit Amount
Adaptive Home & Vehicle	10% to \$25,000
Bereavement Counseling	\$100 per visit to a max of \$500
Coma	See AD&D amount
Rehabilitation	10% to \$25,000
Seat Belt	10% to \$25,000
Air Bag	5% to \$10,000
Therapeutic Counseling	10% to \$25,000

Benefit Descriptions:

- **Adaptive Home & Vehicle Benefit** – This benefit pays for the actual one-time cost of making the employee's home and/or car accessible after an injury.
- **Bereavement Counseling Benefit** – This benefit pays the cost of Bereavement counseling for your dependent spouse and child(ren) within 90 days due to the employee's loss of life. Per visit and maximum amounts apply.
- **Personal Deviation/Sojourn** – This benefit covers injury resulting from an accident that occurs anywhere in the world during personal business or personal travel while the employee is on a covered business trip.
- **Rehabilitation Benefit** – If a benefit is payable due to an injury other than loss of life, this pays a benefit for expenses incurred for rehabilitative training.
- **Coma Benefit** – An option that pays a portion of the benefit if the employee or a family member becomes comatose within a certain number of days of an injury and remains continuously comatose for a specified period of time.
- **Seat Belt & Air Bag Benefit** – An additional benefit is paid if a person dies from injuries sustained in a motor vehicle while a passenger or a driver and also wearing a seat belt. An additional amount is paid if the air bag inflated properly upon impact, as verified by the police report.
- **Therapeutic Counseling Benefit** – If a benefit is payable due to an injury other than loss of life, this pays a benefit for expenses incurred for any necessary therapeutic counseling.

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Standard Benefits include:

- Loss of Life
- Loss of Speech
- Loss of Hearing
- Loss of a Hand, Foot or an Eye
- Loss of Thumb and Index Finger on Either Hand
- Paralysis Benefit

The policy pays for:

- 100% of the amount of coverage you purchase in the event of accidental loss of life, two limbs, the sight of both eyes, one limb and the sight of one eye, or speech and hearing.
- One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing.
- One-quarter (25%) for accidental loss of thumb and index finger of the same hand.

Important Information:

- Standard exclusions and age reductions apply.
- Benefits are subject to state availability.
- This document is an overview of the general purposes of the Business Travel Accident Insurance being offered and is provided for general information purposes only and is not a contract.
- Please see the group contract for complete details relating to exclusions, limitations, eligibility, termination, and other terms and conditions of coverage.
- Aggregate limits apply. See group contract for full details.

For more information, please contact your human resources benefits representative.

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