



Valuable Business Travel Accident Insurance Provided by Marin Community College District ... At No Extra Cost



Business Travel Accident Insurance

Accidents
are the
leading cause
of death
in the nation
for people
up to age 41¹

Did you know that every five minutes a person dies in an accident?¹ It's why your employer has provided important accident insurance protection to you while traveling — at no cost to you.

The benefits outlined below are for **All Active Employees who are either enrolled in the Long Term Disability Plan or who are on an approved sabbatical, excluding those employees represented by CSEA and SEIU domiciled in the US.**

What type of coverage is my employer providing?

Business and Pleasure Coverage – Accidental Death & Dismemberment (AD&D) Insurance benefits for eligible employees anywhere in the world. This includes accidents that occur in the home, while on vacation, commuting, or in the office.

Benefit (AD&D) Amount = \$250,000
Aggregate Limit = \$1,250,000

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 (i.e., Paraplegia, Quadriplegia, or Hemiplegia).
- **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.
- **Relocation of Spouse/Child** – This benefit covers the injury of an employees' spouse and/or children resulting from a covered accident occurring anywhere in the world while on a relocation trip.
- **Spouse/Child(ren) on a Business Trip** – An additional benefit is paid if your spouse and/or child(ren) become injured as a result of an accident while they are accompanying you on a business trip.



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
Rehabilitation	10% to \$25,000
Air Bag	5% to \$10,000
Seat Belt	10% to \$25,000
Coma	See AD&D amount
Therapeutic Counseling	10% to \$25,000
Adaptive Home & Vehicle	10% to \$25,000
Bereavement Counseling	\$100 per visit to \$500
Spouse & Child(ren) Business Trip & Relocation	Spouse: \$125,000 Each Child: \$37,500

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.
- **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.
- **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.

Standard Benefits include:

<ul style="list-style-type: none">• 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	<p>The policy pays for:</p> <ul style="list-style-type: none">• 100% of the amount of coverage you purchase in the event of Accidental Loss of Life, Both Hands or Both Feet or Sight of Both Eyes, One Hand and One Foot, Speech and Hearing, Either Hand or Foot and Sight of One Eye, and Movement of Both Upper and Lower Limbs (Quadriplegia).• 75% for accidental loss of Movement of Both Lower Limbs (Paraplegia).• One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing, and Movement of Both Upper and Lower Limbs of One Side of the Body (Hemiplegia).• One-quarter (25%) for accidental loss of thumb and index finger of the same hand.
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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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