



BUSINESS TRAVEL ACCIDENT INSURANCE PROGRAM

When you are traveling on business for Pacific Lutheran University, you are covered 24-hours a day from the time you leave your place of employment or residence, whichever is later, until you return to your place of employment or residence, whichever is earlier.

ELIGIBILITY

The Business Travel Accident Insurance Plan provided at no cost to you, offers coverage if you are Faculty, Administrators or Staff of Pacific Lutheran University, domiciled in the United States. You are eligible for coverage under the Business Travel Accident Plan when you are traveling for Pacific Lutheran University, on Pacific Lutheran University business for trips up to 30 days. Business trips also include approved sabbatical trips taken in accordance with and for the purpose of fulfilling sabbatical requirements. This excludes any injuries sustained to and from work, leave of absence, vacation or personal deviation from a business travel trip.

THE BUSINESS TRAVEL ACCIDENT PLAN PROVIDES:

- ◆ Accidental Death Benefit (Principal Sum) of \$150,000 for individuals ages 69 and younger. Principal Sum is reduced for employees ages 70 and over.
- ◆ Accidental Dismemberment Benefit paid as a percentage of your DeathBenefit (see table of loss schedule below).
- ◆ Additional benefits payable including Rehabilitation, Coma, Therapeutic Counseling, Adaptive Home & Vehicle.

TABLE OF LOSS SCHEDULE

Life	100%
Both Hands or Both Feet or Sight of Both Eyes	100%
One Hand and One Foot	100%
Speech and Hearing of Both Ears	100%
Either Hand or Foot and Sight of One Eye	100%
Quadriplegia	100%
Paraplegia	75%
Either Hand or Foot	50%
Sight of One Eye	50%
Speech or Hearing of Both Ears	50%
Hearing of One Ear	25%
Thumb and Index Finger of Same Hand	25%
Maximum-All-Losses-Any One Accident	100%

ASSIST AMERICA GLOBAL EMERGENCY SERVICES

- PLU employees are covered by Assist America global emergency services program.
- This program immediately connects you to doctors, hospitals, pharmacies and other services if you experience a medical emergency while traveling 100 miles or more away from your permanent residence, or in another country.
- Assist America completely arranges and pays for all the assistance services it provides without limits on the covered cost. See brochure for more details.

PLU's Business Travel Accident policy is insured by Gerber Life Insurance Company and underwritten by A.C. Newman & Company. While this flyer describes the Business Travel Accident Insurance Plan, it is not considered as the contract of insurance. See policy contract for full details of policy terms and exclusions.