Voluntary Group Accident Insurance Program

Designed for the Eligible Retired Persons (Annuitants) of

UNIVERSITY OF CALIFORNIA
Wherever you go... whatever you do take this accident protection with you.

➢ ELIGIBILITY

All retired persons (Annuitants) and Survivor Annuitants who are not active employees of the Policyholder. Legal spouses of the foregoing persons may be covered under the "Individual and Spouse Plan".

Eligible dependents also include your same-sex domestic partner as set forth in the University of California Group Insurance Regulations*. For information on who qualifies and on the requirements to enroll a same-sex domestic partner, contact your local Benefits Office.

*These dependents are newly eligible effective January 1, 2001.

➢ DESCRIPTION OF COVERAGE

24-hour, 365-day-a-year insurance for covered accidents in the course of business or pleasure. Coverage includes accidents (except as limited by Exclusions) whether on or off the job, occurring in the home, traveling by train, airplane, automobile, or other public and private conveyance. The benefits provided under this Plan are payable in addition to any other insurance which may be in effect at the time of the accident. There are no geographical limits; it is worldwide accident protection.

➢ SCHEDULE OF BENEFITS

ACCIDENTAL DEATH AND DISMEMBERMENT INDEMNITY INCLUDING PARALYSIS

When Injury results in any of the following losses within 365 days of the date of the accident, the Insurance Company will pay in one
sum the indicated amount of the Principal Sum for:

Loss of life The Principal Sum  
Loss of both hands or both feet The Principal Sum  
Loss of the entire sight of both eyes The Principal Sum  
Loss of one hand and one foot The Principal Sum  
Loss of one hand and the entire sight of one eye The Principal Sum  
Loss of one foot and the entire sight of one eye The Principal Sum  
Quadriplegia The Principal Sum  
Paraplegia Three-Quarters of The Principal Sum  
Hemiplegia One-Half of The Principal Sum  
Loss of entire sight of one eye One-Half of The Principal Sum  

“Loss” as used with reference to hand or foot means actual severance through or above the wrist or ankle joint and as used with reference to eye means irrecoverable loss of the entire sight thereof. "Quadriplegia" means the complete and irreversible paralysis of both upper and lower limbs; "Paraplegia" means the complete and irreversible paralysis of both lower limbs; "Hemiplegia" means the complete and irreversible paralysis of upper and lower limbs of one side of the body. Indemnity provided hereunder will not be paid, under any circumstances, for more than one of the losses, the greatest, sustained by any one covered person as the result of any one accident.

"Injury" means bodily injury caused by an accident occurring while this policy is in force as to the Insured Person, and resulting directly and independently of all other causes in loss covered by this policy.

SEAT BELT/AIR BAG PROVISION  
An additional 10% of the applicable Principal Sum amount will be paid if you or your covered
spouse/same sex domestic partner suffers loss of life despite restraint by a seat belt or air bag in an automobile accident.

**NATURAL DISASTER BENEFIT**

An additional 10% of the applicable Principal Sum amount will be paid if you or your covered spouse/same sex domestic partner suffers loss of life or sustains a covered loss as a result of a Natural Disaster.

“Natural Disaster” means a storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that is due to natural causes and results in such severe and widespread damage that the area of damage is officially declared a disaster area by a state or federal government if the event occurs in the United States of America, or by a corresponding authority if the event occurs outside the United States of America.

**REHABILITATION BENEFIT**

Pays up to $10,000 for all Rehabilitation Expenses within 2 years of a covered accident that results in an Accidental Dismemberment or Paralysis of an Insured Person.

Excludes work-related injuries payable under Workers’ Compensation or other similar law.

**COMA BENEFIT**

When a covered accident renders the Insured Person Comatose within 30 days of the covered accident and Coma continues for a period of 30 days, the plan pays a monthly benefit of 1% of the Insured Person's Principal Sum as long as the Insured Person remains Comatose, to a maximum of 100% of the Principal Sum. If an Insured Person suffers one or more losses from the same accident for which amounts are payable under more than one Benefit provided, the maximum amount payable will not exceed the amount payable for one of those losses, the largest.
EXCLUSIONS
The policy does not cover any loss caused by or resulting from:
(1) suicide or any attempt thereat while sane or self destruction or any attempt thereat while insane;
(2) disease of any kind;
(3) bacterial infection, except pyogenic infections which shall occur through an accidental cut or wound;
(4) hernia of any kind;
(5) declared or undeclared war or any act thereof;
(6) service in the military, naval, or air service of any country
(7) flying as a pilot or crew member of any aircraft or flying as a passenger in any aircraft owned, leased or operated by your Employer.

BENEFITS AND COST OF BENEFITS
Retiring employees of the University of California enrolled in the Active Employee Accidental Death and Dismemberment Plan may select the amount of Principal Sum for which they are enrolled under the Active Employee Plan with a maximum Principal Sum of $250,000, or may select one of the amounts shown.

Those eligible, retiring University of California employees not previously enrolled in the University of California Active Employee Plan may enroll in this plan for the following amounts of Principal Sum only: $10,000, $25,000, $50,000, or $100,000.

Individual Plan: Covers the enrolling individual only. The annual cost is $.70 per $1,000 of Principal Sum.

Individual & Spouse/Same Sex Domestic Partner Plan: Under this plan, you are insured for the Principal Sum chosen and you and your spouse/same sex domestic partner is automatically insured for a Principal Sum equal to 60% of your Principal Sum. The annual cost is $1.08 per $1,000 of Principal Sum.
Figure out your needs then select the amount of insurance (Principal Sum as indicated above) that you feel offers the best protection.

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<tr>
<th>Maximum Principal Sum</th>
<th>Individual Plan Annual Cost</th>
<th>Individual &amp; Spouse/ Same Sex Domestic Partner Plan Annual Cost</th>
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</thead>
<tbody>
<tr>
<td>$10,000</td>
<td>$7.00</td>
<td>$10.80</td>
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<td>$25,000</td>
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➤ **BENEFICIARY**

Benefits for loss of your life will be payable in accordance with the beneficiary designation on your enrollment form. If no such designation is in effect, benefits will be paid to your estate.

➤ **EFFECTIVE DATE OF COVERAGE**

The effective date shall be the date the completed enrollment form is received by the Insurance Company.

For retiring eligible persons already enrolled under the University of California Active Employee Accidental Death & Dismemberment Plan, coverage under this plan shall not be in effect until after that person's coverage under the Active Employee Plan has expired.

➤ **NON-DUPLICATION OF COVERAGE**

An eligible retired employee who is also a spouse/same sex domestic partner of an active University of California employee may enroll under the Individual Annuitant Plan or may be covered as a family member under the Active Employee Family Plan. Such person may not be covered both as an individual and as a family member under any combination of the Active Employee and Annuitant Plans.

➤ **INDIVIDUAL TERMINATIONS**

Your insurance will terminate immediately on
the earliest of the following dates:

a) on the date the Master Policy is terminated;
   or
b) on the premium due date if you fail to pay
   the required premium; or

c) with respect to any Person who is insured
   under the Master Policy as a spouse/same
   sex domestic partner, on the premium due
   date he or she ceases to be an eligible
   spouse/same sex domestic partner.

Coverage for a subscriber or enrolled dependent
may be terminated for fraud or deception in the
use of services of the Plan or for knowingly per-
mitting such fraud or deception by another. Such
termination shall be effective upon mailing of writ-
ten notice by the Plan to the subscriber. Termina-
tion of coverage of a dependent for fraud shall not
cancel the enrollment of other family members.
Termination of coverage for a subscriber shall can-
cel automatically the enrollment of all of the
subscriber's dependents.

Although it is the present intention of both the
University of California and American Home As-
surance Company that this insurance shall remain
in effect indefinitely, the Master Policy may be can-
celed by the University of California by giving writ-
ten notice.

The Master Policy may be renewed on any anni-
versary date, and the Insurance Company may
refuse to renew only upon the failure of the Univer-
sity of California to furnish information reasonably
requested by the Insurance Company or to per-
form any of its obligations pertaining to the Master
Policy, or if the University of California carries an-
other plan of insurance that provides similar cov-

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>(1) Select the benefit which best fits your
needs.

(2) Complete the attached enrollment form.
   You may select one of two plans. One plan
provides coverage for an eligible person only, and the other plan provides coverage for an eligible person and spouse/same sex domestic partner.

(3) Return the enrollment form with your check or money order for the appropriate premium made payable to:

AMERICAN HOME ASSURANCE COMPANY
TWO RINCON CENTER
121 SPEAR STREET
SAN FRANCISCO, CA  94105-1588
(415) 836-2929
1-800-772-7863

This pamphlet provides you with an easy-to-understand summary of the benefits provided under the Personal Accident Insurance Plan offered by American Home Assurance Company.

If any conflict should arise between the contents of this summary and the Master Policy, or if any point is not covered herein, the terms of the Master Policy will govern in all cases.

UNIVERSITY OF CALIFORNIA
GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

ANNITANTS

PLAN ADMINISTRATION
This section describes how this Plan is administered and what your rights are.

➣ Sponsorship and Administration of the Plan
The University of California is the sponsor and administrator for the Plan described in this brochure.
If you have a question, you may direct it to:

University of California
Office of the President
Employee Benefits Plan Administration
300 Lakeside Drive, 5th Floor
Oakland, CA  94612-3557
1-800-888-8267, ext. 70651

Claims under the Plan are processed by Ameri-
can Home Assurance Co. at the following address
and phone number:

American International Companies
Accident & Health Claims Division
PO Box 15701
Rockwood Plaza Complex
Wilmington, Delaware  19850-5701
(302) 761-3700

➢ Employer Identification Number
The employer identification number assigned to
the Regents of the University of California by the
Internal Revenue Service is 94-2557406.

➢ Group Contract Number
The group contract number for this Plan is EAP-
9015360 A-Y.

➢ Type of Plan
This Plan is a welfare plan that provides group
accidental death and dismemberment benefits.
This Plan is offered under the University of Cali-
fornia Benefit Programs.

➢ Plan Year
January 1 through December 31.

➢ Continuation of the Plan
The University of California intends to continue
the Plan described here in your certificate but re-
serves the right to terminate or
amend it at any time. The right to terminate or amend applies to all Annuitants and their Plan beneficiaries. Each year the University of California will determine the terms of the Plan.

➤ Financial Arrangements
The benefits under the Plan are paid by the American Home Assurance Company under an insurance contract. Premiums are currently paid entirely by the Annuitant.

➤ Agent for Serving or Legal Process
Legal Process may be served on American Home Assurance Company at the address listed above.

➤ Certificate
A certificate of insurance will be provided (by American Home Assurance Co.), following enrollment in the plan, describing in detail the coverage summarized in this brochure.

➤ Your Rights Under This Plan
As a participant in the University of California Accidental Death and Dismemberment Plan, you are entitled to certain rights and protection. All plan participants shall be entitled to:

Examine, without charge, at the Plan Administrator's office, or instead of or in addition to, at other locations that may be specified by the Plan Administrator, all Plan documents, including the insurance contract.

Obtain copies of all Plan documents for a reasonable charge upon written request to the Plan Administrator.

➤ How to File a Claim
You or your beneficiaries should protect your rights by filing a written notice of claim with American Home Assurance Co. within 20 days of the loss. See Uniform Provisions Section of
your certificate, paragraphs “Notice of Claim,” “Claim Forms,” “Proofs of Loss,” “Time of Payment of Claims.”

If a claim is denied, your beneficiary will receive a notice from American Home that states the reasons for the denial and describes any additional information needed. Your beneficiary may, within 60 days after receiving notice of the denial, formally appeal the denial in writing. The appeal should state the specific reasons with reference to the Policy provisions, why the claim should not be denied.

American Home will reply to your beneficiary in writing. If more than 60 days from the date the formal appeal is received are needed for an evaluation, your beneficiary will be notified in writing of the reason for the extension of time. American Home’s decision is final.

➢ Nondiscrimination Statement

In conformance with applicable law and University policy, the University of California is an affirmative action/equal opportunity employer.

Please send inquiries regarding the University’s affirmative action and equal opportunity policies for staff to Director Mattie Williams and for faculty to Executive Director Shelia O’Rourke, both at this address:

University of California Office of the President
1111 Franklin Street
Oakland, CA 94607
YOU MAY DIRECT INQUIRIES ABOUT THIS PROGRAM TO:

AMERICAN HOME ASSURANCE COMPANY
TWO RINCON CENTER
121 SPEAR STREET
SAN FRANCISCO, CA  94105-1588
(415) 836-2929
1-800-772-7863

This Program is Underwritten by

American Home Assurance Company
A Capital Stock Company Founded 1853

70 Pine Street, New York, NY 10270

Over the years, American Home has earned a reputation for service, efficiency and financial stability. It is licensed in all 50 States, the District of Columbia and Puerto Rico.

A Member Company of American International Group

(10/02)