# Basic Life and AD&D Insurance

**For Pacific University**

Life is full of many twists and turns. LifeMap Basic Life and AD&D coverage protects your family’s future, no matter what life may throw your way.

## How the Plan Works

- **Eligibility Requirement**
  You must be an active employee able to perform the majority of duties of your own occupation and working a minimum of 1,040 hours per year on a regular basis.

- **Dependent Eligibility Requirement**
  You must be a Legal spouse, State Certified Domestic Partner and or child(ren) up to age 26 to be eligible for coverage.

- **Guarantee Issue**
  Enrolling today in Basic Life and AD&D Insurance with LifeMap provides you a safety net for your family’s future – no questions asked. Guarantee issue for this plan is $200,000 for both Life and AD&D coverage.

- **Premium Contribution Structure**
  Basic Life and AD&D Insurance are noncontributory. Noncontributory Insurance means you are not required to pay for any of the premium.

## Benefits Summary

<table>
<thead>
<tr>
<th>Plan Benefits</th>
<th>1.5 times Annual Earnings, rounded to the next higher $1,000, to a maximum of $200,000</th>
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</thead>
<tbody>
<tr>
<td>Employee Life Insurance</td>
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<tr>
<td>Employee AD&amp;D Insurance</td>
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<th>Plan Features</th>
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<td>Accelerated Benefit</td>
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<td>Conversion</td>
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<td>Portability</td>
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<td>Waiver of Premium</td>
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## Reduction Schedule

If you are still working the required number of hours to be eligible for this insurance at age 65, your benefits will reduce to 65% at age 65 and to 50% at age 70.

## Accidental Death & Dismemberment

If due to an accident you die, lose a limb, sight of an eye or become paralyzed, benefits are available.

## AD&D Benefits Included

- Adaptive Home/Vehicle and Rehabilitative Benefit
- Air Bag and Seat Belt
- Spouse and Child Education
- Coma
- Day Care
- Exposure and Disappearance
- Felonious Assault

## AD&D Limitations and Exclusions

Benefits are not payable for losses due to intentionally self-inflicted injury -- or any attempt to injure oneself while sane; or taking part in a riot; or any war or act of war -- declared or undeclared; or military service; or taking part in an assault or a felony; or the voluntary use or consumption of any poison, chemical compound or drug except as prescribed by a physician; or bodily infirmity or disease from bacterial infections (except accidental ingestion of contaminated foods) -- other than infection caused from an injury covered under this coverage.
Additional Benefits

- **Beneficiary Assistance Program**
  The BAP can help you and other household members cope with a serious illness or loss.

- **Travel Assistance**
  When traveling 100 or more miles away from home, or outside of your home country, you can obtain emergency medical, travel, and personal security assistance 24 hours a day, anywhere in the world.

- **Repatriation**
  If death occurs more than 100 miles from your primary residence, we will pay to prepare and ship your body to the place of burial or cremation.

- **Seat Belt**
  If you die in an automobile accident and were wearing your seat belt, your beneficiary(ies) will collect an amount equal to the AD&D benefit to a maximum of $10,000 in addition to the Basic Life and Basic AD&D benefits described above.