

# Personal Accident Insurance (AD&D)

For the Employees of The University of Chicago

Policy No: 723894

## What is Personal Accident Insurance (AD&D)?

Personal Accident Insurance, also known as Accidental Death & Dismemberment is an additional benefit to the group life insurance available through your employer. It pays a benefit to you or your beneficiary, separate from the life insurance benefit, if you are severely injured or die as the result of a covered accident. The benefit can be used however you or your beneficiary would like. Coverage on your spouse and children may also be available if they are eligible for life insurance

## How can this benefit help?



Below are a few examples of how this benefit could be used (coverage amounts may vary):

- Pay for medical expenses and/or funeral costs
- Buy groceries and pay your everyday expenses
- Cover the cost of transportation
- Provide ongoing financial support to your family if you pass away
- Keep your family in your home by paying off the mortgage

## Who is eligible for Personal Accident Insurance (AD&D)?

Full-time and Part-time benefits eligible employees

## How much coverage can I elect?

Coverage Amount	
 <b>Employee</b>	\$20,000 to \$1,000,000 in \$10,000 increments
 <b>Family</b>	<b>Spouse:</b> If Child is also Covered: 50% of your amount of Voluntary Accidental Death and Dismemberment Insurance inforce, subject to a Maximum Benefit of \$500,000. If Child is not Covered: 60% of your amount of Voluntary Accidental Death and Dismemberment Insurance inforce, subject to a Maximum Benefit of \$500,000.
	<b>Child:</b> If Spouse is also Covered: 15% of your amount of Voluntary Accidental Death and Dismemberment Insurance inforce, subject to a Maximum Benefit of \$50,000. If Spouse is not Covered: 20% of your amount of Voluntary Accidental Death and Dismemberment Insurance inforce, subject to a Maximum Benefit of \$50,000.

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## What is covered under the Personal Accident Insurance benefit?

A percentage of the PAI benefit amount will be payable for the following losses resulting from a covered accident. Additional losses may be covered under life insurance policy.

- Loss of Life
- Loss of an Arm
- Loss of a Leg
- Loss of a Hand
- Loss of a Foot
- Loss of sight in one or both Eyes
- Loss of Speech
- Loss of Hearing
- Paralysis (1, 2, 3 or 4 limbs)
- Transportation Benefit
- Child Education (per student) Benefit
- Spouse Education Benefit
- Child Care (per child) Benefit
- Safety Belt Benefit
- Air Bag Benefit
- Occupational Assault Benefit
- Coma Benefit
- Exposure & Disappearance Benefit

## How much does Personal Accident Insurance (AD&D) cost?

Supplemental Personal Accident Insurance (AD&D) Insurance Rates	
Coverage type	Monthly rate per \$1,000 of coverage
Employee Only	\$0.014
Employee + Family	\$0.023

## Exclusions and limitations\*

Voya does not pay benefits for loss directly or indirectly caused by any of the following:

- Suicide or intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning. Exception: Infection from a cut or wound caused by an accident.
- Riding in or descending from an aircraft as a pilot or crew member.
- Any armed conflict, whether declared as war or not, involving any country or government.
- Injury suffered while in the military service for any country or government.
- Injury which occurs when you commit or attempt to commit a crime.
- Use of any drug, narcotic or hallucinogenic agent –
  - unless prescribed by a doctor.
  - which is illegal.
  - not taken as directed by a doctor or the manufacturer.
- Your intoxication. Intoxication means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

\*Coverage and exclusions may vary, depending on state restrictions and your employer's benefit plan. Exclusions also apply to dependent coverage, and additional exclusions may apply to any additional benefits available under your employer's plan. This is only a summary of benefits.



### Questions?

If you have additional questions before you enroll, please call: Voya Employee Benefits Customer Service at 877-236-7564 or go to <https://presents.voya.com/EBRC/UChicago>

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