

LLNS

Business Travel Accident Program
Benefit Program Summary

Effective January 1, 2019

LLNS Business Travel Accident Program

Who Is Eligible for the LLNS Business Travel Accident Program?

The following persons are eligible for the LLNS Business Travel Accident (BTA) program:

1. All Employees of the Policyholder.
2. All Eligible Spouse/Domestic Partner and Dependent Child(ren) of Class 1 Insureds

How Does the Business Travel Accident Program Work?

The BTA program offers you and your family an extra measure of financial protection if you die or suffer certain injuries while traveling on authorized business for LLNS or while engaged in certain designated hazardous activities on behalf of LLNS. BTA coverage does not include any loss that occurs during a vacation or a leave of absence.

BTA benefits are payable in addition to any Workers' & Unemployment Compensation, disability, life insurance or AD&D benefits you may receive.

When Does My BTA Coverage Begin?

Your BTA coverage begins on the policy effective date or the first day of active employment, whichever occurs later. A change in coverage due to a change in the eligible person's class or Annual Salary will become effective on the latest of the following dates: (1) if the change requires a change in premium, the date the first changed premium is paid when due; or (2) the effective date of the change. However, a changed Principal Sum applies only with respect to accidents that occur on or after the effective date of the change.

You generally may receive BTA coverage for injuries you suffer while you are on a business trip for LLNS, provided that:

- You are on the business of LLNS
 - a) On assignment by or at the direction of LLNS for the purpose of furthering the business of LLNS but coverage does not extend to any period of time while you are at your regular place of employment; during the course of everyday travel to and from work; or during authorized leave of absence or vacation
 - b) Includes any Sojourn or Personal Deviation taken during the course of a business trip
- Expenses for the trip are reimbursable by LLNS or an authorized sponsor

Covered Benefits

Principal Sum

Under the BTA program, you are covered for accidental death and dismemberment based upon your employee classification (see above for class description) under the BTA Policy. The Principal Sums are as follows:

1. Three (3) times annual salary to a maximum of \$1,000,000
2. Spouse - \$75,000 Child(ren) - \$25,000

The amount payable for any one accident regardless of the number of eligible individuals is \$30,000,000 per accident

Accidental Death

If you die within 365 days of a covered accident, your beneficiary will receive 100% of your eligible principal sum.

Accidental Dismemberment

If you suffer a covered loss within 365 days of a covered accident, you will receive a percentage of your eligible principal sum. The percentage you receive depends on the loss, as follows:

<u>For Loss of</u>	<u>Percentage of Principal Sum</u>
Both Hands or Both Feet	100%
Sight of Both Eyes.....	100%
One Hand and One Foot	100%
One Hand and the Sight of One Eye	100%
One Foot and the Sight of One Eye.....	100%
Speech and Hearing in Both Ears	100%
One Hand or One Foot	50%
Sight of One Eye	50%
Speech or Hearing in Both Ears	50%
Hearing in One Ear.....	25%
Thumb and Index Finger of Same Hand.....	25%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Uniplegia	25%

If you, as a result of any one accident, experience more than one of the losses listed above, only one benefit (the largest) will be paid.

Bereavement and Trauma Counseling Benefit

If an Insured Person suffers an accidental death or an accidental dismemberment or paralysis for which an Accidental Death or Accidental Dismemberment and Paralysis benefit is payable under the Policy, or if he or she goes into a coma for which a Coma benefit is payable under the Policy, the Company will pay Covered Bereavement and Trauma Counseling Expenses that are due to his or her death or dismemberment or paralysis or coma. The Covered Bereavement and Trauma Counseling Expenses must be incurred within one year after the date of the accident causing such loss(es), up to a maximum of \$150 per session for up to 10 sessions for the Insured Person and all of his or her Immediate Family Members combined with respect to all such losses caused by the same accident.

Carjacking Benefit

The Company will pay a benefit when the Insured Person suffers one or more losses for which benefits are payable under the Accidental Death Benefit, Accidental Dismemberment and Paralysis Benefit, Coma Benefit provided by the Policy as a result of a Carjacking of an Automobile while the Insured Person is operating, or riding as a passenger in, (including getting in or out of) such Automobile.

The amount payable is the lesser of: (1) \$25,000; or (2) 10% of the largest benefit payable under any one of the Benefits specified above due to the Carjacking. Only one benefit is payable under this Rider for all losses as a result of the same Carjacking. Verification of the Carjacking must be a part of an official report of the Carjacking or be certified, in writing, by the investigating officer(s).

Business Travel Assistance Coverage

The BTA program includes Travel Assistance coverage. If you are traveling on authorized business, you also have access to the following business travel assistance:



Travel Guard ID
Card.pdf



Travel Guard Services
Overview.pdf



ID Theft Assistance
Overview.pdf

Coma Benefit

If Injury renders an Insured Person Comatose within 365 days of the date of the accident that caused the Injury, and if the Coma continues for a period of 30 consecutive days, the Company will pay a monthly benefit of 1% of the Principal Sum. No benefit is provided for the first 30 days of Coma.

Day Care

If an Insured suffers accidental death that is payable under this policy, the Company will pay a benefit on behalf of any Child of the Insured on the date of the accident causing the Insured's death and on the date of the Insured's death who: (1) is enrolled in a Day Care Center or (2) enrolls in a Day Care Center within 90 days after the Insured's death. The benefit is payable for each of year of the Child's enrollment in a Day Care Center and, annually, is equal to the least of the actual cost of care charged by the Day Care Center; 10% of the Insured's Principal Sum on the date of the accident causing death; or \$10,000. The benefit is not payable for any period of enrollment prior to the Insured's death and is not payable for any period of enrollment after the earlier of: (1) the date the Child reaches 13 years of age; or (2) the date four (4) years after the later of the date of the Insured's death or the date or the date the Child first enrolls in a Day Care Center. If there is no Child eligible for the benefit within 365 days after the date of the Insured's death, the Company will pay a one-time lump sum benefit of \$1,000 to the Insured's designated beneficiary.

Emergency Evacuation Benefit

The Company will pay for Covered Emergency Evacuation Expenses reasonably incurred if the Insured Person suffers an Injury or Emergency Sickness that warrants his or her Emergency Evacuation while he or she is outside a 100 mile radius from his or her current place of primary residence, up to a maximum of \$500,000 for all Emergency Evacuations due to all Injuries from the same accident or all Emergency Sicknesses from the same or related causes.

Home Alteration and Vehicle Modification Benefit

If an Insured Person suffers an accidental dismemberment or paralysis for which an Accidental Dismemberment and Paralysis benefit is payable under the Policy; did not, prior to the date of the accident causing such loss(es), require the use of a wheelchair to be ambulatory; and as a direct result of such loss(es) is now required to use a wheelchair to be ambulatory; the Company will pay Covered Home Alteration and Vehicle Modification Expenses that are incurred within one year after the date of the accident causing such loss(es), up to a maximum of \$25,000 for all such losses caused by the same accident

Permanent Total Disability Benefit (Not Applicable to Insured Persons Age 70 or Older on the Date of the Accident).

The BTA program offers coverage if you suffer a permanent and total disability. A permanent and total disability means that you are permanently unable to perform the material and substantial duties of any occupation for which you are qualified. This coverage is not available for any of your dependents, and will not be paid once you are over the age of 75. The permanent and total disability must result from an injury that occurred while traveling for LLNS business, or while engaged in covered hazardous activities. The disability must occur within 365 days of the accident, and must continue for a period of at least 12 months. If you are eligible to receive this benefit, you will be paid one percent of your eligible principal sum per month. Payments will start after the thirteenth consecutive month of permanent and total disability.

Payments for this benefit will end the earliest of:

- The date you cease to be permanently and totally disabled due to the injury,
- The date you die, or
- The date the total amount of your principal sum (100%) is paid through the monthly benefit.

Rehabilitation Benefit

If an Insured Person suffers an accidental dismemberment or paralysis for which an Accidental Dismemberment and Paralysis benefit is payable under the Policy, the Company will reimburse the Insured Person for Covered Rehabilitative Expenses that are due to the Injury causing the dismemberment or paralysis. The Covered Rehabilitative Expenses must be incurred within two years after the date of the accident causing that Injury, up to a maximum of \$50,000 for all Injuries caused by the same accident.

Repatriation of Remains Benefit

If an Insured Person suffers loss of life due to Injury or Emergency Sickness while outside a 100 mile radius from his or her current place of primary residence, the Company will pay for covered expenses reasonably incurred to return his or her body to his or her current place of primary residence, up to a maximum of \$500,000. Covered expenses include, but are not limited to, expenses for: (1) embalming or cremation; (2) the most economical coffins or receptacles adequate for transportation of the remains; and (3) transportation of the remains by the most direct and economical conveyance and route possible.

Seat Belt Benefit

The Company will pay a benefit when the Insured Person suffers accidental death such that an Accidental Death benefit is payable under the Policy and the accident causing death occurs while the Insured Person is operating, or riding as a passenger in, an Automobile and wearing a properly fastened, original, factory-installed seat belt. The amount payable is the lesser of: (1) \$25,000; or (2) 10% of the Insured Person's Principal Sum.

Air Bag Benefit

The Company will pay an additional benefit if a Seat Belt Benefit is payable and if the Insured Person is positioned in a seat protected by a properly functioning, original, factory-installed Supplemental Restraint System that inflates on impact. The additional amount payable is the lesser of: (1) \$25,000; or (2) 10% of the Insured Person's Principal Sum.

Verification of the actual use of the seat belt, at the time of the accident, and that the Supplemental Restraint System inflated properly upon impact must be a part of an official report of the accident or be certified, in writing, by the investigating officer(s).

Security Evacuation Benefit

If, as a result of an Occurrence that takes place during an Insured Person's Period of Coverage and while traveling outside his or her Home Country, an Insured Person requires a Security Evacuation, the Company will pay benefits to Transport the Insured Person to the Nearest Place of Safety. The determination that an Insured Person requires a Security Evacuation must be made by a Designated Security Consultant and all arrangements must be made by the insurance Travel Assists Company.

Benefits will be payable for eligible expenses up to a Maximum of \$100,000. Eligible expenses are for Transportation and Related Costs to the Nearest Place of Safety necessary to ensure the Insured Person's safety and well-being as determined by the Designated Security Consultant. Security Evacuation benefits are payable only once per Occurrence.

Occurrence means any of the following situations in which an Insured Person finds him or herself while covered by the Policy:

- expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country;
- political or military events involving a Host Country, if the Appropriate Authorities issue an Advisory stating that citizens of the Insured Person's Home Country or citizens of the Host Country should leave the Host Country;
- Natural Disaster within 7 days of an event ;
- Verified Physical Attack or a Verified Threat of Physical Attack from a third party;
- the Insured Person had been deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety and/or well-being are in question within 7 days of his or her being found.

Tuition Benefit

If an Insured suffers an accidental death covered by this policy, the Company will pay a benefit to or on behalf of any Child and/or Spouse of the Insured.

On the date of the Insured's death, the child must be: (1) a full-time student in any Institution of Higher Learning above grade 12 or (2) in in grade 12 and subsequently enrolls as a full-time student in an Institution of Higher Learning within 365 days after the date of the Insured's death. The benefit is paid to a maximum of four consecutive years or until the Child reaches age 26 (whichever comes first).

On the date of the Insured's death, the spouse must be: (1) enrolled in any Institution of Higher Learning or professional or trade training program or (2) enrolls in an Institution of Higher Learning or professional or trade training program within 30 months of the Insured's death. The benefit is paid to a maximum of four consecutive years.

For both Child and Spouse, the benefit each year is equal to the least of (1) the actual tuition (exclusive of room and board) charged by that institution for enrollment during that year; (2) 10% of the Insured's

Principal Sum on the date of the accident causing death; or (3) \$5,000. If there is no Child or Spouse eligible for the benefit after the Insured's death, the Company will pay a one-time lump sum benefit of \$1,000 to the Insured's designated beneficiary.

Baggage and Personal Effects Benefit

Baggage Delay

If on a Trip while on business of LLNS, an Insured's Checked Baggage is delayed or misdirected by a Common Carrier for more than 12 hours from the time the Insured arrives at the destination until the time it arrives, the Company will reimburse the Insured for the expense of necessary Personal Effects up to \$100. A maximum of \$100 will also be reimbursed for luggage delivery, if needed. The delay/misdirection must be verified by the Common Carrier.

Loss of Baggage/Personal Effects

If on a Trip while on business of LLNS, an Insured's Checked Baggage or Personal Effects are lost due to theft, or misdirection by a Common Carrier while the Insured is a ticketed passenger on the Common Carrier, the Company will reimburse the Insured up to \$500 for the least of (1) cash value (original cash value less depreciation); (2) the cost of repair; or (3) the cost of replacement. There is a per article maximum of \$250 and a combined maximum of \$500 for jewelry, watches, fur, etc. In the case of a lost pair (or one set), the Company may elect to (1) repair/replace any part to restore the item/set to its value before the loss or (2) pay the difference between the cash value of the property before and after the loss.

Out of Country Medical Expense Benefit

If, while traveling outside of his or her country of permanent residence, during the course of any Trip of less than 365 days and While on the Business of the Policyholder, an Insured Person suffers an Injury or contracts an Sickness that requires him or her to be treated by a Physician, the Company will pay, the Usual and Customary Charges incurred for Covered Medical Services received due to that Injury or Sickness up to \$250,000 per Insured Person for that Injury or Sickness. This benefit is payable for such charges incurred outside the Insured Person's country of permanent residence and within 52 weeks after the date of the accident causing the Injury or the onset of the Sickness.

Covered Medical Service(s) - as used in this Rider, means any of the following services, if the service is Medically Necessary:

- Hospital semi-private room and board (or, when Medically Necessary, room and board in an intensive care or cardiac care unit); Hospital ancillary services (including, but not limited to, use of the operating room or emergency room); or use of an Ambulatory Medical Center;
- services of a Physician or a registered nurse (R.N.);
- ambulance service to or from a Hospital;
- laboratory tests;
- radiological procedures;
- anesthetics and the administration of anesthetics;
- blood, blood products and artificial blood products, and the transfusion thereof; physical therapy and occupational therapy;
- rental of Durable Medical Equipment;
- artificial limbs, artificial eyes or other prosthetic appliances; or
- medicines or drugs administered by a Physician or that can be obtained only with a Physician's written prescription

What is Not Covered?

The BTA program does not cover any loss (fatal or non-fatal), caused by or resulting from:

- Suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury.
- Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, whether as a Passenger, pilot, operator or crew member, unless specifically provided by this Policy.
- Declared or undeclared war, or any act of declared or undeclared war unless specifically provided by this Policy. This Policy covers war risks worldwide, except for in the United States of America or the Insured Person's country of permanent residence.
- Full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured Person is not covered due to his or her active duty status will be refunded) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.)

How Do I Assign a Beneficiary?

If you die and are eligible to receive a benefit under the BTA program, benefits will be paid to your designated beneficiary(ies). Your beneficiary(ies) under the BTA program are those you named in LAPIS for the Business Travel Accident.

If you have not designated a beneficiary, your BTA program benefits will be paid in this order:

- First, to your spouse or domestic partner (as defined under federal law); then to
- Your children; then to
- Your parents; then to
- Your estate.

How Do I Submit a Claim?

If you suffer a loss or death that is eligible for BTA benefits, you must notify the LLNL Benefits Office. Claim forms and assistance are available by calling AIG at 1-877-244-6871 (within the US) or +1-715-346-0859 (collect/reverse charge outside the US).

Submit claims to:

AIG Claims Department
P.O. Box 25987,
Shawnee Mission, KS 66225-5897
ahclaims@aig.com

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