

Plan Highlights

Group Accidental Death & Dismemberment Insurance



Dickinson College

ELIGIBILITY

All Active Full-Time employees hired on or after January 1, 2008, not included in any other class, working 35 hours per week and no less than 39 weeks per year.

BENEFIT AMOUNT

Employee:

Two times Earnings, rounded to the next higher \$1,000, subject to a maximum of \$650,000

AD&D SCHEDULE

| For Accidental Loss of: | Amount Payable: |
|-----------------------------------|-----------------|
| Life | 100% |
| Two or more Members | 100% |
| Speech and hearing | 100% |
| One Member | 50%* |
| Speech or Hearing | 50%* |
| Thumb & Index Finger of Same Hand | 25% |

*"Member" means hand, foot or eye.

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

BENEFIT REDUCTION DUE TO AGE

Age Original Benefit Reduced to:

| | |
|----|-----|
| 65 | 65% |
| 70 | 50% |
| 75 | 35% |

RATES

See attached Rate Sheet.

FEATURES

- ▶ Conversion Privilege
- ▶ Exposure & Disappearance
- ▶ Seat Belt & Air Bag Benefit
- ▶ Total Loss of Use Benefit

VALUE ADDED SERVICES

- ▶ Travel Assistance Service

EXCLUSIONS

Benefits will not be payable for any loss: to which sickness, disease, or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; caused by suicide, or intentionally self-inflicted injuries; caused by or resulting from war; caused by an accident that occurs while in the armed forces of any country; caused by or resulting from: piloting any aircraft; or riding in or getting into or out of any non civilian aircraft or any aircraft owned, leased or operated by you or any of your employers; sustained during the insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic alcoholic intoxication is a contributing factor; or, to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic is a contributing factor.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-8604, et al.