Protection at Work, Home and Abroad

If you travel for your chamber or are looking for extra protection for your family in the event of a life-changing accident, Voluntary Accident insurance with Travel Benefits may be the protection you need. With extra travel benefits and programs, this insurance is more than just accident coverage—it’s an essential safety net for you and your family.

// Travel Benefits
CIGNA Secure Travel provides emergency medical, financial, legal and communications assistance to those who travel domestically and internationally. It’s a travel essential that will cover all trips annually when you are more than 100 miles from home, including:
- Medical evacuation
- Advance of up to $10,000 for medical services often required abroad
- 24-hour multilingual services
- Assistance with lost or stolen items
- Round trip transportation for a family member if you are hospitalized more than 10 days
- Emergency travel services and more

// Simple Accident Coverage
No health questions are involved, and no medical exam or proof of your driving record is required. You receive a lump sum benefit payment up to $500,000 for covered accidents and you’ll have access to a variety of valuable programs at no additional cost.

// Identity Theft Program
Get access to personal case managers who give step-by-step assistance and guidance if you have your identity stolen. This painstaking process would typically take anywhere from 40–600 hours to resolve. With CIGNA, we’ll take care of it so you don’t have to.

// Healthy Rewards
Get discounts on health programs and services such as weight loss management, fitness, smoking cessation and more. Instant savings of up to 60%.

// Will Preparation Program
You and your covered spouse can access a free website that helps you build state-specific, customized wills and other legal documents.
Provides Up to $500,000 in Benefits

The ACCE Voluntary Accident Insurance Plan with Travel Benefits provides up to $500,000 in benefits. Following is a schedule of covered losses:

<table>
<thead>
<tr>
<th>Covered Loss Benefit</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of Life</td>
<td>100% of the Principal Sum</td>
</tr>
<tr>
<td>Loss of Two or More Hands or Feet</td>
<td>100% of the Principal Sum</td>
</tr>
<tr>
<td>Loss of Sight of Both Eyes</td>
<td>100% of the Principal Sum</td>
</tr>
<tr>
<td>Loss of One Hand or One Foot and Sight in One Eye</td>
<td>100% of the Principal Sum</td>
</tr>
<tr>
<td>Loss of Speech and Hearing (in both ears)</td>
<td>100% of the Principal Sum</td>
</tr>
<tr>
<td>Quadriplegia</td>
<td>100% of the Principal Sum</td>
</tr>
<tr>
<td>Paraplegia</td>
<td>75% of the Principal Sum</td>
</tr>
<tr>
<td>Hemiplegia</td>
<td>50% of the Principal Sum</td>
</tr>
<tr>
<td>Uniplegia</td>
<td>25% of the Principal Sum</td>
</tr>
<tr>
<td>Coma - Monthly Benefit up to 11 months, then Lump Sum Payment at 12th month</td>
<td>1% of the Principal Sum, at the end of each month during which the Covered Person remains comatose Lump Sum Payment - 100% of the Principal Sum at beginning of the 12th month</td>
</tr>
<tr>
<td>Loss of One Hand or Foot</td>
<td>50% of the Principal Sum</td>
</tr>
<tr>
<td>Loss of Sight in One Eye</td>
<td>50% of the Principal Sum</td>
</tr>
<tr>
<td>Loss of Speech</td>
<td>50% of the Principal Sum</td>
</tr>
<tr>
<td>Loss of Hearing (in both ears)</td>
<td>50% of the Principal Sum</td>
</tr>
<tr>
<td>Loss of all Four Fingers of the Same Hand</td>
<td>25% of the Principal Sum</td>
</tr>
<tr>
<td>Loss of Thumb and Index Finger of the Same Hand</td>
<td>25% of the Principal Sum</td>
</tr>
<tr>
<td>Loss of all the Toes of the Same Foot</td>
<td>20% of the Principal Sum</td>
</tr>
</tbody>
</table>

Age Reductions

A Covered Person’s Principal Sum will be reduced to the percentage of his Principal Sum in effect on the first of the month following the date of change, as shown below.

<table>
<thead>
<tr>
<th>Age</th>
<th>% of Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>65 but less than 70</td>
<td>65%</td>
</tr>
<tr>
<td>70 but less than 75</td>
<td>45%</td>
</tr>
<tr>
<td>75 but less than 80</td>
<td>30%</td>
</tr>
<tr>
<td>80 or over</td>
<td>20%</td>
</tr>
</tbody>
</table>

No Eligibility Waiting Period

The Eligibility Waiting Period is the period of time the Employee must be in a Covered Class to be eligible for coverage. There is no Waiting Period for Employees hired on or before the Policy Effective Date or for Employees hired after the Policy Effective Date.

Additional Benefits

You will not be required to make premium payments for an employee while he or she is receiving long term disability payments under this plan.

<table>
<thead>
<tr>
<th>Additional Benefit</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Alteration and Vehicle Modification Benefit</td>
<td>10% of the Principal Sum subject to a maximum of $5,000</td>
</tr>
<tr>
<td>Rehabilitation Benefit</td>
<td>10% of the Principal Sum subject to a maximum of $10,000</td>
</tr>
<tr>
<td>Seatbelt Benefit</td>
<td>10% of the Principal Sum subject to a Maximum Benefit of $5,000</td>
</tr>
<tr>
<td>Airbag Benefit</td>
<td>5% of the Principal Sum subject to a Maximum Benefit of $5,000</td>
</tr>
<tr>
<td>Default Benefit</td>
<td>$1,000</td>
</tr>
<tr>
<td>Waiver of Premium Benefit (12 month waiting period)</td>
<td>Age when Total Disability Begins Less than 60: 60 months, 60 or more but less than 65: 60 months</td>
</tr>
</tbody>
</table>

Cigna Secure Travel® Benefits

Cigna Secure Travel provides emergency medical and travel services, as well as helpful pre-trip planning assistance when applicable, when traveling 100 miles or more away from home on company business or on vacation depending on the coverages applicable to you and your family members. Cigna Secure Travel places no coverage limit on transportation costs for medical evacuation and repatriation of remains, including:

- Return travel for a companion who loses travel arrangements due to delays caused by your emergency.
- Return travel of a dependent child (under age 16) who is left unattended as a result of your illness or injury.

Other travel benefits include:

- Emergency cash – Advance up to $1,500 with confirmation of reimbursement
• Emergency changes to travel plans
• Relay urgent messages toll-free
• Assistance with lost or stolen items
• Legal referrals to local attorneys, embassies and consulates
• Translation and interpretation assistance
• Information on immunization requirements and visa and passport requirements
• Foreign exchange rates
• Embassy/consular referrals

Identity Theft Program
Cigna’s Identity Theft Program provides access to personal case managers who give step-by-step assistance and guidance if you have had your identity stolen.

Healthy Rewards
Cigna Healthy Rewards® program provides you and your covered family members with discounts on health programs and services like weight loss management, fitness, smoking cessation and more. Enjoy instant savings of up to 60% on:
• Weight Management and Nutrition
• Dental Care
• Vision and Hearing Care
• Tobacco Cessation
• Alternative Medicine like Acupuncture and Chiropractic
• Fitness Club Memberships
• Vitamins, Health and Wellness Products

Will Preparation Program
Cigna’s Will Preparation Program offers you and your covered spouse access to a website that helps you build state-specific customized wills and other legal documents.

Bereavement Counseling
Cignaassurance Program™ provides your family with bereavement counseling with certified specialists, financial information from experienced professionals and legal consultation services.

Important Information

When Premium is Effective and Due
Accident Insurance Benefits become effective for each Subscriber in consideration of the Subscriber’s application, Subscription Agreement and payment of the initial premium when due. Insurance coverage for the Subscriber becomes effective on the Effective Date of Subscriber Participation.

Effective Date for Individuals
Insurance becomes effective for an eligible Employee, subject to the Deferred Effective Date provision below, on the latest of the following dates:
1. the effective date of this Policy;
2. the date the Employee becomes eligible.

Deferred Effective Date
Active Service
The effective date of insurance will be deferred for any Employee who is not in Active Service on the date coverage would otherwise become effective. Coverage will become effective on the later of the date he returns to Active Service and the date coverage would otherwise have become effective.

Effective Date of Changes
Any increase or decrease in the amount of insurance for the Covered Person resulting from:
1. a change in benefits provided by this Policy or
2. a change in the Employee’s Covered Class will take effect on the date of such change.
Increases will take effect subject to any Active Service requirement.

When the Policy Ends
The insurance on a Covered Person will end on the earliest of:
1. the date this Policy or insurance for a Covered Class is terminated
2. the next premium due date after the date the Covered Person is no longer in a Covered Class or satisfies eligibility requirements under this Policy
3. the last day of the last period for which premium is paid
4. the next premium due date after the Covered Person attains the maximum Age for insurance under this Policy
Termination will not affect a claim for a Covered Loss or covered Injury that is the result, directly and independently of all other causes, of a Covered Accident that occurs while coverage was in effect.

Continuation for Family Medical Leave
Insurance for an Employee may be continued until the earliest of the following dates if: (a) an Employee is on an Employer-approved family medical leave; and (b) required premium contributions are paid when due.
1. for an Employer-approved family medical leave: 12 weeks in a consecutive 12-month period
9. a Covered Accident that occurs while engaged in the activities of active duty service in the military, navy or airforce of any country or international organization. Covered Accidents that occur while engaged in Reserve or National Guard training are not excluded until training extends beyond 31 days.

10. operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the Covered Person has been provided a written warning against operating a vehicle while taking it. Under the influence of alcohol, for purposes of this exclusion, means intoxicated, as defined by the law of the state in which the Covered Accident occurred.

11. voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage.

12. in addition, benefits will not be paid for services or treatment rendered by a Physician, Nurse or any other person who is:
   a. employed or retained by the Subscriber
   b. providing homeopathic, aroma-therapeutic or herbal therapeutic services
   c. living in the Covered Person's household
   d. a parent, sibling, spouse or child of the Covered Person.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage, please refer to Policy Number OK966514 for specific provisions and details of availability.

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Administered by:
AGIA, Inc.