

Voluntary Accident Insurance



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

// 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%.

// 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.

// 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.

SUMMARY OF BENEFITS

Voluntary Accident Insurance

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:

Covered Loss Benefit	Benefit
Loss of Life	100% of the Principal Sum
Loss of Two or More Hands or Feet	100% of the Principal Sum
Loss of Sight of Both Eyes	100% of the Principal Sum
Loss of One Hand or One Foot and Sight in One Eye	100% of the Principal Sum
Loss of Speech and Hearing (in both ears)	100% of the Principal Sum
Quadriplegia	100% of the Principal Sum
Paraplegia	75% of the Principal Sum
Hemiplegia	50% of the Principal Sum
Uniplegia	25% of the Principal Sum
Coma: Monthly Benefit up to 11 months, then Lump Sum Payment at 12th month	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
Loss of One Hand or Foot	50% of the Principal Sum
Loss of Sight in One Eye	50% of the Principal Sum
Loss of Speech	50% of the Principal Sum
Loss of Hearing (in both ears)	50% of the Principal Sum
Loss of all Four Fingers of the Same Hand	25% of the Principal Sum
Loss of Thumb and Index Finger of the Same Hand	25% of the Principal Sum
Loss of all the Toes of the Same Foot	20% of the Principal Sum

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.

Age	% of Benefit Amount
65 but less than 70	65%
70 but less than 75	45%
75 but less than 80	30%
80 or over	20%

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.

Additional Benefit	Benefit
Home Alteration and Vehicle Modification Benefit	10% of the Principal Sum subject to a maximum of \$5,000
Rehabilitation Benefit	10% of the Principal Sum subject to a maximum of \$10,000
Seatbelt Benefit	10% of the Principal Sum subject to a Maximum Benefit of \$10,000
Airbag Benefit	5% of the Principal Sum subject to a Maximum Benefit of \$5,000
Default Benefit	\$1,000
Waiver of Premium Benefit (12-month waiting period)	Age when Total Disability Begins Less than 60 60 or more but less than 65 Benefit Period to 65th birthday 60 months

Premium

The program is offered at monthly rates of:

Benefit	\$10,000	\$20,000	\$50,000	\$100,000	\$250,000	\$300,000	\$500,000
Individ. Only	\$.26	\$.52	\$1.30	\$2.50	\$6.50	\$7.80	\$13.00
Individ. & Family	\$.39	\$.78	\$1.95	\$3.90	\$9.75	\$11.70	\$19.50

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:

If you are traveling alone, round-trip (economy-class) transportation for a family member or loved one if you're expected to be hospitalized for more than 10 days.

- 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

Cignassurance 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

Common Exclusions

In addition to any benefit-specific exclusions, benefits will not be paid for any Covered Injury or Covered Loss which, directly or indirectly, in whole or in part, is caused by or results from any of the following unless coverage is specifically provided for by name in the Description of Benefits Section:

1. intentionally self-inflicted injury, suicide or any attempt thereof while sane or insane
2. commission or attempt to commit a felony or an assault
3. commission of or active participation in a riot or insurrection
4. bungee jumping; parachuting; skydiving; parasailing; hang-gliding
5. declared or undeclared war or act of war
6. flight in, boarding or alighting from an Aircraft or any craft designed to fly above the Earth's surface:
 - a. except as a passenger on a regularly scheduled commercial airline
 - b. being flown by the Covered Person or in which the Covered Person is a member of the crew
 - c. being used for:
 - i. crop dusting, spraying or seeding, giving and receiving flying instruction, fire fighting, skywriting, sky diving or hang-gliding, pipeline or power line inspection, aerial photography or exploration, racing, endurance tests, stunt or acrobatic flying or
 - ii. any operation that requires a special permit from the FAA, even if it is granted (this does not apply if the permit is required only because of the territory flown over or landed on)
 - d. designed for flight above or beyond the earth's atmosphere
 - e. an ultra-light or glider
 - f. being used for the purpose of parachuting or skydiving
 - g. being used by any military authority, except an Aircraft used by the Air Mobility Command or its foreign equivalent;
7. Sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food
8. travel in any Aircraft owned, leased or controlled by the Subscriber, or any of its subsidiaries or affiliates. An Aircraft will be deemed to be "controlled" by the Subscriber if the Aircraft may be used as the Subscriber wishes for more than 10 straight days, or more than 15 days in any year

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.

Products and services are provided by operating subsidiaries and not by Cigna Corporation. Such operating subsidiaries include Life Insurance Company of North America and Cigna Life Insurance Company of New York. "Cigna," and the "Tree of Life logo are registered service marks of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries.

Administered by:
AGIA, Inc.

