

Personal Accident Insurance Plan

- ACCIDENTAL DEATH and DISMEMBERMENT
- COMA BENEFITS
- COMMON DISASTER BENEFIT
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- CHILDREN'S ADDITIONAL BENEFIT

For Eligible Employees of

**University of California
and their Families**

IMPORTANT NOTICE: The Program provides **ACCIDENT** insurance only. It does **NOT** provide basic hospital, basic medical, major medical or sickness coverage.

The following information applies to the University of California plan and supersedes any corresponding information that may be contained elsewhere in the document to which this insert is attached. The University establishes its own medical plan eligibility, enrollment and termination criteria based on the University of California Group Insurance Regulations ("Regulations") and any corresponding Administrative Supplements. Portions of these Regulations are summarized below.

ELIGIBILITY

The following individuals are eligible to enroll in this Plan.

Subscriber

Employee:

You are eligible if you are appointed to work at least 50% time for twelve months or more or are appointed at 100% time for three months or more or have accumulated 1,000* hours while on pay status in a twelve-month period. To remain eligible, you must maintain an average regular paid time** of at least 17.5 hours per week and continue in an eligible appointment. If your appointment is at least 50% time, your appointment form may refer to the time period as follows: "Ending date for funding purposes only; intent of appointment is indefinite (for more than one year)."

* Lecturers - see your benefits office for eligibility.

** Average Regular Paid Time - For any month, the average number of regular paid hours per week (excluding overtime, stipend or bonus time) worked in the preceding twelve (12) month period. Average regular paid time does not include full or partial months of zero paid hours when an employee works less than 43.75% of the regular paid hours available in the month due to furlough, leave without pay or initial employment.

Retiree:

A former University Employee receiving monthly benefits from a University-sponsored defined benefit plan.

You may continue University medical plan coverage as a Retiree when you start collecting retirement or disability benefits from a University-sponsored defined benefit Plan provided that you also meet the following requirements:

- (a) you meet the University's service credit requirements for Retiree medical eligibility;
- (b) the effective date of your Retiree status is within 120 calendar days of the date employment ends; and
- (c) you elect to continue (or effective 1/1/05 suspend) medical coverage at the time of retirement.

A **Survivor** — a deceased Employee's or Retiree's Family Member receiving monthly benefits from a University-sponsored defined benefit plan—may be eligible to continue coverage as set forth in the University's Group Insurance Regulations. For more information, see the UC Group Insurance Eligibility Factsheet for Retirees and Eligible Family Members or the Survivor and Beneficiary Handbook.

Eligible Dependents (Family Members)

When you enroll any Family Member, your signature on the enrollment form or the confirmation number on your electronic enrollment attests that your Family Member meets the eligibility requirements outlined below. The University and/or the Plan reserves the right to periodically request documentation to verify eligibility of Family Members, including any who are required to be your tax dependent(s).

Documentation could include a marriage certificate, birth certificate(s), domestic partner verification, adoption records, Federal Income Tax Return, or other official documentation.

Eligible Adult: Spouse:Your legal spouse.

Same Sex-Domestic Partner: You may enroll a same-sex domestic partner (and the same-sex domestic partner's children/grandchildren) as set forth in the University of California Group Insurance Regulations.

Opposite-Sex Domestic Partner: The University recognizes an opposite-sex domestic partner as a family member that is eligible for coverage in UC-sponsored benefits if the employee/retiree or domestic partner is age 62 or older and eligible to receive Social Security benefits and both the employee/retiree and domestic partner are at least 18 years of age.

Note: An adult dependent relative is no longer eligible for coverage. Only an adult dependent relative who was enrolled as an eligible dependent as of December 31, 2003 and continues to be ineligible for Medicare Part A may continue coverage in UC-sponsored plans.

Child: All eligible children must be under the limiting age of 26 (18 for legal wards), except for a child who is incapable of self-support due to a physical or mentally disabling injury, illness or condition). The following categories are eligible:

- (a) your natural or legally adopted children;
- (b) your spouse's natural or legally adopted children (your stepchildren);
- (c) your eligible domestic partner's natural or legally adopted children;
- (d) grandchildren of you, your spouse or your eligible domestic partner if living with you, dependent on you, your spouse or your eligible domestic partner for at least 50% of their support and are yours, your spouse's, or your eligible domestic partner's dependents for income tax purposes;
- (e) children for whom you are the legal guardian if living with you, dependent on you for at least 50% of their support and are your dependents for income tax purposes.

- (f) children for whom you are legally required to provide group health insurance pursuant to an administrative or court order. (Child must also meet UC eligibility requirements.)

Any child described above (except a legal ward) who is incapable of self-support due to a physical or mental disability may continue to be covered past age 26 provided:

- the plan-certified disability began before age 26, the child was enrolled in a UC group medical plan before age 26 and coverage is continuous;
- the child is chiefly dependent upon you, your spouse, or your eligible domestic partner for support and maintenance; and
- the child is claimed as yours, your spouse's or your eligible domestic partner's dependent for income tax purposes, or if not claimed as such dependent for income tax purposes, is eligible for Social Security Income or Supplemental Security Income as a disabled person, or working in supported employment which may offset the Social Security or Supplemental Security Income.

Application for coverage beyond age 26 due to disability must be made to the Plan sixty days prior to the date coverage is to end due to reaching limiting age. If application is received timely but Plan does not complete determination of the child's continuing eligibility by the date the child reaches the Plan's upper age limit, the child will remain covered pending Plan's determination. The Plan may periodically request proof of continued disability, but not more than once a year after the initial certification. Disabled children approved for continued coverage under a University-sponsored medical plan are eligible for continued coverage under any other University-sponsored medical plan; if enrollment is transferred from one plan to another, a new application for continued coverage is not required; however, the new Plan may require proof of continued disability, but not more than once a year.

If you are a newly hired Employee with a disabled child over age 26 or if you newly acquire a disabled child over age 26 (through marriage or adoption), you may also apply for coverage for that child. The child's disability must have begun prior to the child turning age 26. Additionally, the child must have had continuous group medical coverage since age 26, and you must apply for University coverage during your Period of Initial Eligibility. The Plan will ask for proof of continued disability, but not more than once a year after the initial certification.

Important Note: Health and welfare benefits and eligibility requirements, including dependent eligibility requirements are subject to change (e.g., for compliance with applicable laws and regulations). UC dependent eligibility requirements may change following final health care reform legislation, regulatory guidance,

or other applicable laws.

No Dual Coverage

Eligible individuals may be covered under only one of the following categories: as an Employee, a Retiree, a Survivor or a Family Member. If an Employee and the Employee’s spouse or domestic partner are both eligible Subscribers, each may enroll separately or one may enroll and cover the other as a Family Member. If they enroll separately, neither may enroll the other as a Family Member. Eligible children may be enrolled under either parent’s or eligible domestic partner’s coverage but not under both. Additionally, a child who is also eligible as an Employee may not have dual coverage through two University-sponsored medical plans.

More Information

For information on who qualifies and how to enroll, contact your local Benefits Office or the University of California's (UC) Customer Service Center at (800) 888-8267. You may also access eligibility factsheets on UC’s At Your Service web site: <http://atyourservice.ucop.edu>.

What is The Coverage?

24-hour, 365-days-a-year insurance is provided for covered accidents in the course of business or pleasure. Coverage includes accidents (except as limited by Exclusions) whether on or off the job, occurring in the home, traveling by train, airplane, automobile, or other public and private conveyance.

The benefits provided under this Plan are payable in addition to any other insurance which may be in effect at the time of the accident. There are no geographical limits; it is worldwide accident protection.

“Injury” means bodily injury: (1) which is sustained as a direct result of an unintended, unanticipated accident that is external to the body and that occurs while the injured person’s coverage under the Policy is in force, and (2) which directly (independent of sickness, disease, mental incapacity, bodily infirmity or any other cause) causes a covered loss.

Your Benefits

Accidental Death and Dismemberment Including Paralysis

When Injury results in any of the following losses within 365 days of the date of the accident the Plan will pay as follows:

Loss of Life	Full Principal Sum
Loss of two or more members	Full Principal Sum
Loss of speech and hearing in both ears	Full Principal Sum
Quadriplegia	Full Principal Sum
Paraplegia.....	Three Quarters of Principal Sum
Loss of one member	One-Half of Principal Sum
Loss of speech or hearing in both ears.....	One-Half of Principal Sum
Loss of four fingers on the same hand.....	One-Half of Principal Sum

Loss of four toes of the same foot..... One-Half of Principal Sum
Hemiplegia..... One-Half of Principal Sum
Loss of thumb and index finger of the same hand .. One-Quarter of Principal Sum

“Member” means hand, foot or eye. “Loss” as used with reference to hand or foot means actual severance through or above the wrist or ankle joint; as used with reference to eye means irrecoverable loss of the entire sight thereof; with reference to loss of digits of the same hand means loss by actual severance through or above the metacarpophalangeal joints; as used with reference to speech means irrecoverable loss of speech which does not allow audible communication in any degree; as used with respect to hearing means irrecoverable loss of hearing which cannot be corrected by a hearing aid or device; as used with reference to quadriplegia means the complete and irreversible paralysis of both upper and lower limbs; as used with reference to paraplegia means the complete and irreversible paralysis of both lower limbs; as used with reference with hemiplegia means the complete and irreversible paralysis of upper and lower limbs of one side of the body. Indemnity provided hereunder will not be paid, under any circumstances, for more than one of the losses, the greatest, sustained by any one covered person as the result of any one accident.

Children’s Additional Indemnity Dismemberment/Paralysis

Pays double the Child’s Principal Sum when an insured dependent child suffers a covered Accidental Dismemberment or Accidental Paralysis. The amount payable is an amount equal to the amount payable under the Accidental Dismemberment or Paralysis benefit (specified above), subject to a maximum of \$100,000.

Day Care Benefit

Pays the lesser of:

- ❖ Actual cost of day care for the year, following date of covered accident causing the employee’s death
- ❖ 5% of Employee’s Principal Sum
- ❖ \$5,000 (\$20,000 maximum for four years)

Benefit Payable each year for maximum of 4 years for Children under age 13 on the date of the accident causing the employee’s death who are enrolled in a Day Care Center or enroll within 365 days of the accident. No benefit will be payable after 4 years or beyond age 13.

Rehabilitation Benefit

Pays up to \$10,000 for all covered Rehabilitation Expenses (as defined in the Policy) within 2 years of a covered accident that result in an Accidental Dismemberment or Paralysis of an Insured Person.

Excludes work-related injuries payable under Workers’ Compensation or other similar law.

Coma Benefit

When a covered accident renders the Insured Person Comatose within 30 days of the covered accident and Coma continues for a period of 30 days, the plan pays a monthly benefit of 1% of the Insured Person’s Principal Sum as long as the Insured Person remains Comatose to a maximum of 100% of the Principal Sum. If an Insured Person suffers one or more losses from the same accident for which amounts are payable under more than one Benefit provided, the maximum amount payable will not exceed the amount payable for one of those losses, the largest.

Common Disaster Benefit

(only available if you elect to cover your spouse)

If you and your covered spouse both suffer a covered accidental death in the same accident within 90 days of the covered accident, your spouse's principal sum amount will be increased to equal yours to a maximum of \$500,000.

Education Benefit

If you have elected Family Plan or Modified Family Plan coverage and suffer loss of life in a covered accident while insured under this Plan, the Plan will pay, in addition to all other benefits payable, an amount equal to the least of the following amounts: (1) the actual annual tuition, exclusive of room and board, charged by an institution of higher learning per school year, or; (2) 5% of your Principal Sum, or; (C) \$1,500.00, to or on behalf of any dependent child * who, at the date of the accident: (a) was enrolled as a full-time student in an institution of higher learning or (b) was enrolled as a full-time high school student (beyond the 8th grade level) and subsequently enrolls in an institution of higher learning within 365 days of high school graduation.

This benefit is payable annually for a maximum of four consecutive annual payments but only if the dependent child continues his or her education as a full-time student in an institution of higher learning. This Plan will also pay, in addition to all other benefits payable, the actual cost incurred within 30 months from the date of death (subject to a maximum of \$10,000) to or on behalf of your surviving spouse/ domestic partner who has enrolled in any professional or trades training program for the purpose of obtaining an independent source of support and maintenance.

"Institute of Higher Learning" as used herein includes, but is not limited to any state university, private college or trade school.

* "Dependent Child," as respect to this benefit provision only shall mean any unmarried child under 26 years of age who is dependent upon you for at least 50% of his maintenance and support.

Seat Belt/Air Bag Provision

An additional 10% of the applicable Principal Sum amount will be paid if you or a covered family member suffers loss of life despite restraint by a seat belt or air bag in an automobile accident.

Natural Disaster Benefit

An additional 10% of the applicable Principal Sum amount will be paid if you or a covered family member suffers loss of life or sustains a covered loss as a result of a Natural Disaster.

"Natural Disaster" means a storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that is due to natural causes and results in such severe and widespread damage that the area of damage is officially declared a disaster area by a state or federal government if the event occurs in the United States of America, or by a corresponding authority if the event occurs outside the United States of America.

Permanent and Total Disability

(not applicable to spouse/ domestic partner or eligible dependent children or to you if you are age 70 or older on the date of the accident)

When Injury causes you to be permanently and totally disabled within 120 days of a covered accident, and you are unable to perform the material and substantial duties of any occupation for which you are qualified by reason of your education, training or experience and such disability lasts for 12 consecutive months and you are then judged to be permanently and totally disabled, the Plan will pay the Principal Sum less any amount paid or payable under the policy as a result of the same accident, at the rate of one percent per month for 100 months.

Repatriation of Remains Benefit

(Also available to covered spouses and/or covered dependent child (ren), if enrolled)

If you suffer a covered accidental death while at least 100 miles from home, the benefits pay for covered expenses to return your body to home to a maximum of \$50,000.

What Are The Exclusions?

No coverage shall be provided under the Policy and no payment shall be made for any losses resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks even if the proximate or precipitating cause of the loss is an accidental bodily Injury: suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or auto-eroticism; sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these; travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured Person is (a) riding as a passenger in any aircraft not intended or licensed for the transportation of passengers (b) performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or (c) riding as a passenger in an aircraft owned, leased or operated by the University of California; declared or undeclared war, or any act of declared or undeclared war; infections of any kind regardless of how contracted, except bacterial infections that are directly by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition; 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.)

What Is The Schedule of Monthly Costs

Here is a chart summarizing the monthly cost for you and your family which will be paid by monthly payroll deductions. This chart should be used when filling out the Enrollment Form.

PRINCIPAL SUM	EMPLOYEE ONLY	FAMILY PLAN	MODIFIED FAMILY PLAN
\$10,000	\$0.13	\$0.23	\$0.16
\$20,000	\$0.26	\$0.46	\$0.32
\$30,000	\$0.39	\$0.69	\$0.48
\$40,000	\$0.52	\$0.92	\$0.64
\$50,000	\$0.65	\$1.15	\$0.80
\$60,000	\$0.78	\$1.38	\$0.96
\$70,000	\$0.91	\$1.61	\$1.12
\$80,000	\$1.04	\$1.84	\$1.28
\$90,000	\$1.17	\$2.07	\$1.44
\$100,000	\$1.30	\$2.30	\$1.60
\$125,000	\$1.63	\$2.88	\$2.00
\$150,000	\$1.95	\$3.45	\$2.40
\$175,000	\$2.28	\$4.03	\$2.80
\$200,000	\$2.60	\$4.60	\$3.20
\$300,000	\$3.90	\$6.90	\$4.80
\$400,000	\$5.20	\$9.20	\$6.40
\$500,000	\$6.50	\$11.50	\$8.00

How Do I Enroll?

To become insured under the Plan you need only submit a completed University of California enrollment form, which you may obtain from your department or from your local Benefit Representative. Please return the completed form to your local Benefits or Accounting Office.

You may enroll in this Plan at any time as there is no period of initial eligibility associated with this coverage.

Each employee enrolling in the Plan will receive a certificate of insurance.

How Much Coverage May I Obtain for My Family?

Under the Family Plan your spouse/domestic partner and eligible children are automatically covered as follows: your spouse/domestic partner is insured for a Principal Sum equal to 50% of your Principal Sum and each eligible child is insured

for 20% of your Principal Sum. If you have no eligible children, your spouse/domestic partner's Principal Sum is 60% of yours.

What Is The Modified Family Plan?

The Modified Family Plan covers one parent and all eligible children, at a modified premium rate. If both husband and wife/domestic partner are eligible employees of the University, only one may elect to cover their eligible children. Single parents may elect to cover themselves and their eligible children. Under the Modified Family Plan each of your eligible children is insured for an amount equal to 20% of your Principal Sum.

To Whom Are My Benefits Paid?

Benefits for loss of your life will be payable in accordance with the beneficiary designation on your enrollment form. If no such designation has been made, such indemnity shall be payable to the person or persons (in equal shares) in the first of the following categories in which there is a survivor:

1. Your spouse or domestic partner
2. Child or children of deceased child shall take the share of such child by representation;
3. Your parent or parents;
4. Your surviving brothers and sisters;
5. Your executors and administrators.

If you select either of the Family Plans, you will be the beneficiary of your covered dependents for loss of life. If you are not living at the date of death of your covered dependent, payment will be made (a) in the case of the death of your spouse/domestic partner, to the spouse/domestic partner's executors or administrator; (b) in the case of the death of your child, to the first surviving class of the following classes of successive preference beneficiaries; the child's (1) surviving parent; (2) surviving brothers and sisters; (3) executors or administrators. All other indemnities are payable to the person suffering the loss.

When Will Coverage Be Effective?

Your insurance will become effective as of the date the electronic enrollment is completed or the application is received in your local Benefits or Accounting Office or your first day of eligibility, whichever is later.

Insurance of an employee who is not actively at work on the normal effective date will become effective the day after the employee's first full day actively at work, unless the employee is on an approved leave with pay for non-health reasons.

Your newborn natural child is covered from the date of birth and any minor child placed with you for adoption is covered when the child is placed in your physical custody; provided you are enrolled in one of the family plans and the child's effective date of coverage is not earlier than your coverage effective date. New or increased coverage for any other family member who is hospitalized on the normal effective date begins on the day after the family member is discharged from the hospital.

When Does My Coverage Terminate?

The termination of coverage provisions that are established by the University of California in accordance with its Regulations as described below. Additional Plan provisions apply and are described elsewhere in this document.

Deenrollment Due to Loss of Eligible Status

If you are an Employee and lose eligibility, your coverage and that of any enrolled Family Member stops at the end of the last month in which you are eligible for an annuity.

If you are a Retiree or Survivor and your annuity terminates, your coverage and that of any enrolled Family Member stops at the end of the last month in which you are eligible for an annuity.

- a) On the date the Master Policy is terminated.
- b) On the premium due date if the University fails to pay the required premium for you except as the result of an inadvertent error.
- c) On the premium due date next following the date you cease to be an eligible employee of the University for this insurance.
- d) With respect to an Insured Person who is insured under the Master Policy as a dependent, on the premium due date next following the date he or she ceases to be an eligible dependent

Coverage for a subscriber or enrolled dependent may be terminated for fraud or deception in the use of services of the Plan or for knowingly permitting such fraud or deception by another. Such termination shall be effective upon mailing of written notice by the Plan to the subscriber and the University. Termination of coverage of a dependent for fraud shall not cancel the enrollment of other family members. Termination of coverage for subscriber shall cancel automatically the enrollment of all of the subscriber's dependents.

When You Retire

You and your family members may not continue the UC-sponsored Employee AD&D coverage when you retire. You and your spouse/domestic partner, however, may purchase AD&D coverage through the UC-sponsored Voluntary Accident Insurance Program available to UC retirees. Contact the insurance carrier for more information.

May I Convert My Insurance?

If you leave your employment with the University of California for any reason you may convert within 31 days of termination to an individual form of Accidental Death & Dismemberment coverage at the individual premium rate in use at time of the conversion. No medical certification will be required to obtain the conversion policy. Coverage cannot exceed the amount purchased under the Group Plan (not less than \$10,000 nor more than \$500,000). Covered dependents can also convert with the same restrictions as above. Coverage will be effective either the date the application for the converted policy is received or the date coverage under the group contract ends, whichever is later.

Action Which May Affect Coverage

The following provisions apply unless the employee or family member converts to an individual plan.

LEAVE WITHOUT PAY. You may continue coverage for up to 2 years of an approved leave without pay or during an approved military leave of up to 31 days by making direct payment of premiums to your local accounting office. If you do not continue coverage during a leave without pay, you must re-enroll by the end of the month following your return to work in order to renew your coverage.

LEAVE WITH PAY. You may continue coverage for up to 2 years as long as earnings cover required deductions.

FURLOUGH/LAYOFF. You may continue coverage for up to 4 calendar months by making direct payment of premium.

INSUFFICIENT EARNINGS. If premium cannot be taken from the first check following two consecutive months of missed premiums, coverage lapses retroactively to the first day of the first month for which a premium was missed.

**University of California
Group Accidental Death & Dismemberment Insurance
Active Employees**

PLAN ADMINISTRATION

By authority of The Regents, University of California Human Resources, located in Oakland, California, administers this plan in accordance with applicable plan documents and regulations, custodial agreements, University of California Group Insurance Regulations, group insurance contracts/service agreements, and state and federal laws. No person is authorized to provide benefits information not contained in these source documents, and information not contained in these source documents cannot be relied upon as having been authorized by The Regents. The terms of those documents apply if information in this document is not the same. The University of California Group Insurance Regulations will take precedence if there is a difference between its provisions and those of this document and/or the group insurance contracts. What is written in this document does not constitute a guarantee of plan coverage – particular rules and eligibility requirements must be met before benefits can be received.

This section describes how this Plan is administered and what your rights are.

Sponsorship and Administration of the Plan

The University of California is the Plan sponsor and plan administrator for the Plan provisions described in this insert to the Plan Evidence of Coverage Booklet.

If you have a question about eligibility or enrollment, you may direct it to:

**University of California
Human Resources
300 Lakeside Drive
Oakland, CA 94612
(800) 888-8267**

Retirees and Survivors may also direct questions to the UC Customer Service Center at the above phone number.

Claims and appeals for benefits under the Plan are processed by National Union Fire Insurance Company of Pittsburgh, PA. If you have a question about benefits under the Plan or about a specific claim, please contact:

**Chartis U.S.
Chartis Domestic Claims
Accident & Health Claims Department
P.O. Box 25987**

**Shawnee Mission, KS 66225-5987
(302) 661-4176**

Employer Identification Number

The employer identification number assigned to the Regents of the University of California by the Internal Revenue Service is 94-2557406.

Group Contract Number

The group contract number for this Plan is PAI0009124933

Type of Plan

This Plan is a health & welfare plan that provides group AD&D benefits. This Plan is one of the benefits offered under the University of California's employee health and welfare benefit programs.

Plan Year

The plan year is January 1 through December 31.

Continuation of the Plan

The University of California intends to continue the Plan of benefits described in this booklet but reserves the right to terminate or amend it at any time. Plan benefits are not accrued or vested benefit entitlements. The right to terminate or amend applies to all Employees, Retirees and plan beneficiaries. The amendment or termination shall be carried out by the President or his or her delegates. The portion of the premiums that University pays is determined by UC and may change or stop altogether, and may be affected by the state of California's annual budget appropriation.

Financial Arrangement

The benefits under the Plan are paid by the National Union Fire Insurance Company of Pittsburgh, PA under a Group Service Agreement. The cost of the premiums is paid entirely by plan participants.

Agent for Service or Legal Process

Legal Process may be served on National Union Fire Insurance Company of Pittsburgh, at the address listed above.

Certificate

A certificate of insurance will be provided (by National Union Fire Insurance Company of Pittsburgh, PA), following enrollment in the plan, describing in detail the coverage summarized in this booklet.

Your Rights Under This Plan

As a participant in the University of California AD&D Plan, you are entitled to certain rights and protections. All Plan participants shall be entitled to:

Examine, without charge, at the Plan Administrator's office and other specified sites, all Plan documents, including the Group Services Agreement, at a time and location mutually convenient to the participant and the Plan Administrator.

Obtain copies of all Plan documents and other information for a reasonable charge upon written request to the Plan Administrator.

Claims under the Plan

To file a claim or to file an appeal regarding denied claims of benefits or services, refer to the appeal section found later in this document. Any

appeals regarding coverage denials that relate to eligibility requirements are subject to the UC Group Insurance Regulations. To obtain a copy of the Eligibility Claims Appeal Process, please contact the person who handles benefits at your location (or the UC Customer Service Center if you are a retiree).

You and your beneficiaries should protect your rights by filing a written notice of claim with National Union Fire Insurance Company of Pittsburgh, PA within 20 days of the loss. See Uniform Provisions Section of your certificate, paragraphs "Notice of Claim," "Claim Forms," "Proofs of Loss" "Time of Payment of Claims."

If a claim is denied, your beneficiary will receive a notice from National Union Fire Insurance Company of Pittsburgh, PA that states the reasons for the denial and describes any additional information needed. Your beneficiary may, within 60 days after receiving notice of the denial formally appeal the denial in writing. The appeal should state the specific reasons with reference to the Policy provisions, why the claim should not be denied.

National Union Fire Insurance Company of Pittsburgh, PA will reply to your beneficiary in writing. If more than 60 days from the date the formal appeal is received are needed for an evaluation, your beneficiary will be notified in writing of the reason for the extension of time. National Union Fire Insurance Company of Pittsburgh, PA decision is final.

Nondiscrimination Statement

In conformance with applicable law and University policy, the University of California is an affirmative action/equal opportunity employer.

Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Director of Diversity and Employee Programs, University of California, Office of the President, 300 Lakeside Drive, Oakland CA 94612, and for faculty to Director of Academic Affirmative Action, , University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.

IMPORTANT

This booklet provides you with an easy-to-understand summary of the benefits provided under the Personal Accident Insurance Plan offered by National Union Fire Insurance Company of Pittsburgh, PA. If any conflict should arise between the contents of this summary and the Master Policy PAI0009124933 or the University's Group Insurance Regulations, or if any point is not covered herein the terms of the Master Policy will govern in all cases.

YOU MAY DIRECT INQUIRIES ABOUT THIS PROGRAM TO:

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

TWO RINCON CENTER
121 SPEAR STREET
SAN FRANCISCO, CA 94105-1588
1-800-772-7863

This program is Underwritten by

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Executive Offices:
175 Water Street, 18th Floor
New York, NY 10038