

**THE JOHNS HOPKINS UNIVERSITY**  
**VOLUNTARY**  
**ACCIDENTAL DEATH AND DISMEMBERMENT**

Underwritten by American Home Assurance Company

Administered by Association Insurers Agency, Inc.

You are covered 24 hours-a-day, 365 days-a-year, both on and off the job. You can also elect to cover your spouse and eligible dependent children at our affordable rates.

Benefit Amounts: You can select any amount of coverage, from \$ 10,000 to \$ 300,000 in increments of \$10,000. If the family plan is selected, benefits are as follows:

Spouse: 50%; Eligible Dependent Children: 15% of your Principal Sum.  
 If no Eligible Dependent Child(ren): Spouse: 60% of the your Principal Sum.  
 If no Spouse: Each Eligible Dependent Child: 20% of your Principal Sum.

**SAMPLE PREMIUMS**

<b>PRINCIPAL SUM</b>	<b>INDIVIDUAL PREMIUM</b>		<b>FAMILY PREMIUM</b>	
	<b>SEMI-MONTHLY</b>	<b>ANNUAL</b>	<b>SEMI-MONTHLY</b>	<b>ANNUAL</b>
\$ 50,000	\$ .75	\$ 18.00	\$ 1.10	\$ 26.40
\$ 100,000	\$1.50	\$ 36.00	\$ 2.20	\$ 52.80
\$ 150,000	\$ 2.25	\$ 54.00	\$ 3.30	\$ 79.20
\$ 200,000	\$ 3.00	\$ 72.00	\$ 4.40	\$ 105.60
\$ 250,000	\$ 3.75	\$ 90.00	\$ 5.50	\$ 132.00
\$ 300,000	\$ 4.50	\$ 108.00	\$ 6.60	\$ 158.40

**BENEFITS**

***ACCIDENTAL DEATH, DISMEMBERMENT AND PARALYSIS***

When injury results in any of the following losses to an Insured Person within 365 days of the date of the accident, the Company will pay, in one sum, the indicated percentage of the Principal Sum for:

Life .....	100%
Two or more members .....	100%
Speech and Hearing in both ears .....	100%
Quadriplegia .....	100%
Paraplegia .....	100%
Hemiplegia .....	100%
Loss of one member .....	50%
Loss of speech or hearing in both ears .....	50%
Loss of thumb and index finger of same hand .....	25%

"Member" means hand, foot or eye. (Please refer to the employee handbook for complete definitions of loss as used above.)

If more than one loss stated in said table is sustained as the result of one accident, all losses shall be payable up to the Principal Sum amount.

## ADDITIONAL BENEFITS

Please refer to your employee handbook for complete details and definitions.

**Education Benefit** Payments to help your children complete their college education.

**Spouse Retraining Benefit** Provides additional money for your spouse, for the purpose of obtaining an independent source of support and maintenance.

**Common Disaster Benefit** Spouses benefits increased to 100% of your Principal Sum, if death results from a common accident.

**Kidnap & Ransom Benefit** Provides reimbursement of ransom monies, rewards and/or expenses resulting from your kidnapping or extortion upon you anywhere in the world during the Policy Period.

**Emergency Evacuation Benefit** Provides up to a maximum of \$ 50,000 in the event a legally licensed physician certifies that the severity of your medical condition warrants your emergency evacuation.

**Repatriation Benefits** Pays the reasonable covered expenses incurred to return your body home (to the United States or Canada) if you die, not to exceed the maximum of \$3,000.

**Travel Assistance:** Provides various services when you travel a distance of 150 miles or more away from your primary residence or permanent place of assignment. Also coordinates emergency evacuations/repatriations.

**Conversion Privilege:** Allows you to convert to an individual accidental death and dismemberment policy within 31 days of termination of the group policy.

**Waiver of Premium Benefit** The Company will waive your payment of premium and continue your coverage and your covered dependent's coverage, if any, during a period of total disability.

**Reserve-National Guard:** Coverage will be continued while serving in the Reserve-National Guard at an annual field training, cruise or other active duty for a period of less than 60 days or enroute to or from such training.

**EXCLUSIONS:** The policy does not cover loss to an Insured Person caused by or resulting from (1) self-inflicted injuries; attempted suicide; or suicide; (2) war; (3) full-time active duty in the armed forces of any country or international authority; (4) flying as a pilot or crew member of any aircraft; flying as a passenger (or otherwise) in any aircraft used for test or experiments or (5) any Military Aircraft except operated by MAC or similar service of another country.

**THIS IS A SUMMARY OF COVERAGE ONLY. FOR EXACT DETAILS, PLEASE REFER TO POLICY PAI 9015637 ON FILE WITH THE JOHNS HOPKINS UNIVERSITY. IF THERE IS ANY CONFLICT BETWEEN THE PROVISIONS OF THIS SUMMARY AND THOSE OF THE MASTER POLICY, THE PROVISIONS OF THE MASTER POLICY WILL GOVERN AT ALL TIMES.**