Chapter 7 – Life, Personal Accident, and Business Travel Accident Insurance

Fast Facts

- JHU automatically provides Basic Life Insurance coverage of $10,000 to eligible employees.
- Eligible employees can elect Supplemental Life Insurance coverage for themselves.
- Eligible employees can elect one of two life insurance coverage options for their spouses or same-sex domestic partners and dependent children.
- JHU automatically provides Personal Accident coverage of $10,000 to eligible employees. Eligible employees can choose Personal Accident coverage of up to $300,000 for themselves. Personal Accident coverage is also available for certain family members of eligible employees.
- JHU automatically provides additional coverage of $200,000 if you die while traveling on JHU business.

Life, Personal Accident, and Business Travel Accident Insurance benefits offer financial protection in case of death, paralysis, or a covered loss. Life insurance benefits are provided under JHU’s employee benefit plan through the following coverage options:

- Basic Life Insurance
- Supplemental Life Insurance
- Dependent Life Insurance

Business Travel Accident Insurance is provided under JHU’s Group Travel Insurance Plan. Personal Accident Insurance is provided under JHU’s Personal Accident Insurance Plan.

JHU pays the full cost of Basic Life Insurance and Business Travel Accident coverage. Eligible employees pay the cost of any Supplemental Life Insurance, Dependent Life Insurance, and Personal Accident Insurance that they elect.
## Benefits At-A-Glance

<table>
<thead>
<tr>
<th><strong>Basic and Supplemental Life Insurance</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>• JHU provides eligible employees with basic life insurance coverage in the amount of $10,000 at no cost</td>
<td></td>
</tr>
<tr>
<td>• Eligible employees have the opportunity to elect supplemental life insurance coverage—there are four life insurance options that provide $50,000 of coverage, or 150%, 250%, or 400% of base annual salary up to a total (maximum) of $2,000,000</td>
<td></td>
</tr>
<tr>
<td>• If you elect supplemental coverage, the university's contribution for basic coverage will be applied toward the cost of any plan you choose (you pay for coverage over $10,000)</td>
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</tbody>
</table>

*Note: When your salary or age change during the calendar year, your life insurance will be adjusted to reflect this change.*

<table>
<thead>
<tr>
<th><strong>Dependent Life Insurance</strong></th>
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<tbody>
<tr>
<td>Two options for life insurance for eligible employees' spouses, same-sex domestic partners and dependent children are available:</td>
<td></td>
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<tr>
<td>• $4,000 for spouse/same-sex domestic partner and $2,000 per child</td>
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<tr>
<td>• $10,000 for spouse/same-sex domestic partner and $5,000 per child</td>
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<table>
<thead>
<tr>
<th><strong>Personal Accident Insurance</strong></th>
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<th><strong>Business Travel Accident Insurance</strong></th>
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<td>• JHU provides eligible employees $200,000 of coverage at no cost</td>
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## Eligibility

Eligibility for Life, Personal Accident, and Business Travel Accident Insurance is consistent with the [eligibility requirements](http://benefits.jhu.edu/resources/forms.cfm) outlined in Chapter 1, “The Big Picture,” with the following additions:

• Full-time visiting faculty and staff may elect life insurance by paying through after-tax payroll deductions. (See “Basic and Supplemental Life Insurance—Cost of Coverage” in this section for more information on the cost of life insurance coverage, including tax implications.) To elect coverage, obtain a [Full-Time Visiting Faculty Group Life Insurance Plan Enrollment and Beneficiary Designation](http://benefits.jhu.edu/resources/forms.cfm) form from the Benefits Web site.

• Eligibility for unmarried dependent children is as follows:

  - Dependent Life Insurance: Up until the end of the year in which the "unmarried" dependent turns age 26.
  - Personal Accident Insurance: Up until the end of the year in which the dependent turns age 26 (unmarried or married).

• Dependent Life Insurance coverage for dependent children begins once the child is 15 days old. Personal Accident Insurance coverage begins at birth.
Naming a Beneficiary
You need to name a beneficiary—the person(s) who receive benefits from the plan at your death—for your Life Insurance, Business Travel Accident Insurance and Personal Accident Insurance benefits. Beneficiary designations are made by completing the following forms:

- Group Life Insurance Beneficiary Designation
- Personal Accident and Group Business Travel Accident Insurance Beneficiary Designation

Beneficiary forms are available online through JHU’s Benefits Web site, http://benefits.jhu.edu/resources/forms.cfm. If you do not have online access, you may request a beneficiary form from the Benefits Service Center. You may change your beneficiary for each plan at any time.

You may name anyone (one or more persons) as your beneficiary under each plan (Life, Personal Accident, and Business Travel Accident Insurance). If you name more than one beneficiary for any one plan, you must indicate what percentage (whole numbers only, no fractions) of the proceeds you would like them to receive. The total of all percentages must equal 100%. If a named beneficiary dies before you, his or her share will be payable in equal shares to any other named beneficiaries who survive you.

If there is no designated beneficiary on file at the time of your death, benefits generally will be paid to persons related to you and who survive you, in this order: (1) spouse; (2) child or children (including legally adopted children); (3) parents; and (4) brothers and sisters. Payment may also be made in part or in full to your estate. Be sure to review the applicable insurance policy.

You are automatically the beneficiary of any Dependent Life Insurance or dependent Personal Accident Insurance benefits you elect.

As Your Family Grows and Changes
In case of marriage, birth, divorce or any other life event, you should review your coverage and your beneficiary designations. Contact the Benefits Service Center to change your life insurance coverage as the result of a qualifying event or to request a beneficiary form.

When Coverage Begins
Basic Life Insurance, Personal Accident Insurance, and Business Travel Accident Insurance begins on the first day of employment in an eligible status. However, if you are not at work due to an illness or injury on the date your life insurance and personal accident insurance would take effect, life insurance and accident insurance will not take effect until you return to work for one full day. Your benefit elections generally become effective on the benefits effective date shown on your Choices Summary.

Coverage for optional benefits (Supplemental Life Insurance, Dependent Life Insurance, and additional Personal Accident Insurance) begins on the first day of eligibility (shown on your Choices Summary) or on January 1 of the next year following annual enrollment, provided you elect coverage for these plans and follow the enrollment requirements and deadlines.

If an eligible employee does not elect Supplemental Life Insurance, university-provided life insurance will be $10,000 on the date of hire. If an eligible employee does not elect additional Personal Accident Insurance, university-provided Personal Accident Insurance will be $10,000 on the date of hire.
When Coverage Ends

Your Coverage
Your Life, Personal Accident, and Business Travel Accident Insurance coverage will generally end on the earliest of the following events:

- The applicable plan is terminated
- Your employment ends (Basic and Supplemental Life Insurance and Personal Accident Insurance terminate at the end of the month in which your employment ends; Business Travel Accident coverage ends on the date your employment ends)
- You no longer satisfy the eligibility requirements of the applicable plan
- You fail to make any required contributions
- You retire
- The date of your death

Your Dependents’ Coverage
Your eligible dependents’ Life and/or Personal Accident Insurance coverage will end on the earliest of the following events:

- The applicable plan is terminated
- Your coverage ends
- Your employment ends (Dependent Life Insurance and Personal Accident Insurance terminates at the end of the month in which your employment ends)
- Your dependent is no longer eligible for coverage (coverage ends the last day of that same month, except for dependents whose coverage ends the end of the year in which they turn age 26)
- Coverage is terminated for all dependents under the applicable plan
- You fail to make any required contribution
- The dependent becomes covered as an active JHU employee
- You stop dependent coverage during an annual enrollment period or after a qualifying event
- The date of your death

Continuing/Converting Coverage
If you leave JHU or if you become ineligible for JHU’s Life and/or Personal Accident Insurance coverage, you may be able to continue all or a portion of your Supplemental Life Insurance and Dependent Life Insurance coverage by applying to the life insurance company for a personal policy. In addition, you may be able to convert all or a portion of your Personal Accident Insurance to an individual policy by applying to the insurance company.

To continue Supplemental Life Insurance, Dependent Life Insurance, or Personal Accident Insurance, you or your dependent must apply and pay the premium directly to the insurance company within 31 days after your coverage through JHU ends and meet any other requirements of the insurance company.

Coverage availability is based on the policies being issued by the insurance company at that time.
Basic and Supplemental Life Insurance

Amount of Coverage
JHU provides $10,000 coverage at no cost to the eligible employee. Benefits are generally paid as a single lump sum. However, the beneficiary may be able to request installment payments. In addition, the covered employee has the opportunity to elect one of four other life insurance options that provide $50,000 of coverage, or 150%, 250%, or 400% of base annual salary up to a total (maximum) of $2,000,000. All amounts are rounded up to the next $1,000.

Full-time visiting faculty members are provided with an amount of group life insurance equal to 150% of their annual base salary rounded to the next lower multiple of $1,000. The university pays the full cost of this coverage. You may elect to limit your life insurance to $50,000 or purchase additional insurance equal to 100% of your rounded annual base salary at a cost to you that varies by age and benefit amount.

Cost of Coverage
You and the university share in the cost of your life insurance coverage. Life Insurance costs are based on age. Please refer to your Choices Summary for your costs based on your age.

The life insurance benefit your beneficiary would receive is tax-free. The premium for the first $50,000 of life insurance is also tax-free. However, the cost (imputed income according to the federal tables) for more than $50,000 of insurance will be reported on your W-2 form as part of your taxable income. For example, for $60,000 of life insurance, only the IRS imputed cost for $10,000 insurance ($60,000 minus $50,000) would be taxable income.

Statement of Health
If you are a new employee, or an employee with an eligible life event, you can elect the highest level of life insurance and you WILL NOT have to complete a Statement of Health. The cap on life insurance is $2 million.

If, as a current employee, during annual enrollment you elect to move up more than one level of life insurance to 250% or 400% of pay option, you will have to submit a Statement of Health. If you move up only one level, you WILL NOT have to complete a Statement of Health, unless your request is equal to or greater than $500,000.

If you elect, but do not qualify for, a life insurance plan that requires a Statement of Health, your coverage will automatically be reduced to the highest option for which you are eligible that does not require a Statement of Health.

Dependent Life Insurance

Amount of Coverage
Eligible employees can elect Dependent Life Insurance for eligible dependents. Eligible dependents include spouses, same-sex domestic partners and unmarried dependent children up until end of the year in which the dependent turns age 26. If you are eligible and elect Dependent Life Insurance, each of your children is covered, no matter how many children you have.
JHU offers two options for life insurance for spouses, same-sex domestic partners and dependent children:

- $4,000 for spouse/same-sex domestic partner and $2,000 per child
- $10,000 for spouse/same-sex domestic partner and $5,000 per child

Coverage for a dependent child begins when the child is 15 days old.

**Cost of Coverage**

Eligible employees may elect Dependent Life Insurance (for eligible dependents) and pay for it with after-tax dollars through payroll deductions.

You are automatically the beneficiary for Dependent Life and Personal Accident Insurance on your dependents.

**Provisions That Apply to Your Life Insurance and Dependent Life Insurance**

**Accelerated Benefits**

If you or your covered dependent is diagnosed as terminally ill with a life expectancy of 12 months or less, you can request advance payment of your JHU life insurance benefits. You can receive up to 50% of your total life insurance coverage (Basic plus Supplemental). The minimum accelerated benefit you may request is $5,000; the maximum is the lesser of (a) 50% of your Life benefits, minus a discount for the mortality and interest and an administrative charge; or (b) $500,000. After you die, your beneficiary receives your remaining benefits.

A person is considered terminally ill if a doctor certifies he or she suffers from an incurable, progressive and medically recognized disease or condition, and is not expected to survive more than 12 months. The doctor’s certification must include results of medical tests, lab reports, and any other supporting information. In addition, the life insurance company may require you, at its expense, to submit to an independent medical exam by a doctor it has chosen.

The life insurance company may refuse your request for an accelerated benefit if:

- You assigned your life insurance coverage (see “Assignment of Your Benefits” in this section)
- The amount of your Life Insurance coverage is less than $10,000
- You are required by a government agency to request payment of accelerated benefits in order to apply for, obtain, or keep a government benefit or entitlement

Accelerated benefits will be paid to you in a lump sum. You may be required to pay income taxes on your accelerated benefit payment. You should consult your legal counsel or tax adviser before you request an accelerated benefit.

**Suicide Provision**

Supplemental Life benefits (or an increase in your Supplemental Life benefits) will not be paid if the deceased commits suicide, while sane or insane, within two years of the coverage effective date (or coverage increase date). Instead, the beneficiary will be paid an amount equal to all contributions paid by the employee for the Supplemental Life coverage not being paid, without interest.
Personal Accident Insurance

How These Benefits Work

Personal Accident Insurance protects the covered eligible employee and his or her insured family members 24-hours a day, 365 days a year against covered accidents. Worldwide coverage includes (but is not restricted to) accidents on or off the job, occurring in the home, traveling by train, airplane (with certain exclusions), automobile or other public conveyance. The plan also includes other benefits, such as special education benefits, travel assistance and medical evacuation benefits. Benefits are payable in addition to any other insurance that may be in effect at the time of the accident. Please refer to the Personal Accident Insurance Plan booklet for more detailed information. You can download the plan booklet from the Benefits Web site or call the Benefits Service Center for a copy. (This insurance does not replace Business Travel Accident Insurance, which is a university-paid benefit.)

The university provides eligible employees with $10,000 of individual coverage at no cost. Eligible employees may elect additional coverage amounts for themselves and for certain family members, up to $300,000.

Your Personal Accident Insurance beneficiary(ies) will be the same as your Life Insurance beneficiary(ies). If you want to change this information, a Beneficiary Designation form can be obtained from the Benefits Web site at http://benefits.jhu.edu/resources/forms.cfm.

Amount and Cost of Coverage

JHU provides eligible employees with $10,000 coverage at no cost. Eligible employees have the opportunity to elect additional coverage for themselves and certain family members up to $300,000 in increments of $50,000.

You pay the cost of any Personal Accident Insurance you elect through pre-tax payroll deductions. If you elect Personal Accident Insurance coverage for your same-sex domestic partner and/or your same-sex domestic partner’s children, deductions are made on an after-tax basis unless they are your dependents for tax purposes.

If you choose the family plan, in the event of a loss, the elected amount (the amount of coverage you choose) paid for you, your spouse or same-sex domestic partner and each eligible child is based on the composition of your family at that time and is expressed as a percentage of the elected amount:

<table>
<thead>
<tr>
<th>Family Composition</th>
<th>Your Coverage</th>
<th>Spouse’s/ Same-sex Domestic Partner’s Coverage</th>
<th>Coverage per Child</th>
</tr>
</thead>
<tbody>
<tr>
<td>You, spouse/same-sex domestic partner and children</td>
<td>100% of your elected amount</td>
<td>50% of your elected amount</td>
<td>15% of your elected amount</td>
</tr>
<tr>
<td>You and spouse/ same-sex domestic partner only</td>
<td>100% of your elected amount</td>
<td>60% of your elected amount</td>
<td>N/A</td>
</tr>
<tr>
<td>You and child(ren) only</td>
<td>100% of your elected amount</td>
<td>N/A</td>
<td>20% of your elected amount</td>
</tr>
</tbody>
</table>

Note: Per IRS regulations, the value of benefits for same-sex domestic partners and their child(ren) is taxable to the employee; however, if a same-sex domestic partner and his/her child(ren) are qualified tax dependents of the employee under the IRS regulations, then the value is not taxable to the employee.
**How Personal Accident Benefits Are Paid**

Benefits are paid for covered losses that occur within 365 days of, and as a direct result of, an accident or injury. The benefit amount depends on the coverage amount you choose and the extent of the loss. An “accident” means a sudden, unexpected, unusual, specific and abrupt event that occurs by chance at an identifiable time and place during the time you are covered. It does not include any heart, coronary, or circulatory malfunction.

- **In case of death**—If you die as a result of an accident, the Personal Accident Insurance plan pays 100% of the coverage amount you elected. In the event of your death, the plan pays benefits to your beneficiary. In the event of the death of a covered dependent, the plan pays benefits to you based on the percentages shown in the table describing family coverage.

- **In case of injury**—The benefit amount depends on the extent of the loss, as shown in the following chart:

<table>
<thead>
<tr>
<th>If an Accident Causes the Loss of...</th>
<th>The Plan Pays... (% of coverage amount)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>100%</td>
</tr>
<tr>
<td>Both hands or both feet</td>
<td>100%</td>
</tr>
<tr>
<td>the hands or feet are completely severed through or above the wrist or ankle joint</td>
<td></td>
</tr>
<tr>
<td>Entire sight of both eyes</td>
<td>100%</td>
</tr>
<tr>
<td>complete loss of vision that cannot be regained</td>
<td></td>
</tr>
<tr>
<td>One hand and the entire sight of one eye</td>
<td>100%</td>
</tr>
<tr>
<td>the hand is severed through or above the wrist, and one eye suffers complete loss of vision that cannot be regained</td>
<td></td>
</tr>
<tr>
<td>One foot and the entire sight of one eye</td>
<td>100%</td>
</tr>
<tr>
<td>the foot is severed through or above the ankle joint, and one eye suffers complete loss of vision that cannot be regained</td>
<td></td>
</tr>
<tr>
<td>Loss of speech and hearing of both ears</td>
<td>100%</td>
</tr>
<tr>
<td>loss of speech which does not allow audible communication to any degree, and loss of hearing, neither of which can be regained</td>
<td></td>
</tr>
<tr>
<td>Quadriplegia</td>
<td>100%</td>
</tr>
<tr>
<td>complete and irreversible paralysis of both upper and lower limbs</td>
<td></td>
</tr>
<tr>
<td>Paraplegia</td>
<td>100%</td>
</tr>
<tr>
<td>complete and irreversible paralysis of both lower limbs</td>
<td></td>
</tr>
<tr>
<td>Hemiplegia</td>
<td>100%</td>
</tr>
<tr>
<td>complete and irreversible paralysis of upper and lower limbs on one side of the body</td>
<td></td>
</tr>
<tr>
<td>One hand or one foot</td>
<td>50%</td>
</tr>
<tr>
<td>the hand or foot is completely severed through or above the wrist or ankle joint</td>
<td></td>
</tr>
<tr>
<td>Entire sight of one eye</td>
<td>50%</td>
</tr>
<tr>
<td>complete loss of vision that cannot be regained</td>
<td></td>
</tr>
<tr>
<td>Speech</td>
<td>50%</td>
</tr>
<tr>
<td>that cannot be regained</td>
<td></td>
</tr>
<tr>
<td>Hearing in both ears</td>
<td>50%</td>
</tr>
<tr>
<td>complete loss of hearing in both ears</td>
<td></td>
</tr>
<tr>
<td>Thumb and index finger of same hand</td>
<td>25%</td>
</tr>
<tr>
<td>the fingers are completely severed through or above the joint closest to the hand</td>
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**Life, Personal Accident, and Business Travel Accident Insurance**

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**CONTACT BENEFITS**
If more than one loss is sustained by any one Insured Person as the result of any one accident, the plan allows for the payment of the loss that is greater than all other losses.

Benefits for Work-Related Injuries
Personal Accident Insurance benefits are paid for accidental injuries, including those that are work-related. If you have a work-related injury, you may also be eligible for Workers’ Compensation benefits.

Benefit Extras
Personal Accident Insurance coverage has some “extra” benefits, including education benefits for your dependent children, and continued Personal Accident coverage at no cost to you if you become totally disabled.

Additional Personal Accident Insurance Benefits
Your Personal Accident Insurance coverage provides the following additional benefits.

- **Education Benefit** — If you elect family coverage and suffer loss of life in a covered accident, the plan will pay an amount equal to the lesser of the following education benefits for your dependent children:
  - the actual annual tuition, exclusive of room and board, charged by such institution per school year, or
  - $3,750, to or on behalf of any dependent child who, at the date of the accident, was enrolled as a full-time student in any institution of higher learning beyond the 12th grade level, or was at the 12th grade level and subsequently enrolls as a full-time student in an institution of higher learning within 365 days following the date of the accident. 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 full-time student in an institution of higher learning.

- **Common Disaster Benefit**—If you elect family coverage, and both you and your spouse lose your lives in the same covered accident within 90 days of the accident, the benefit applicable to your spouse would automatically increase to equal your insured amount.

- **Coma Benefit**—If you or a covered dependent are rendered comatose within 30 days of the date of the accident that caused the injury, and if the coma continues for a period of 30 consecutive days, you will be paid a monthly benefit of 1% of the principal sum of the benefit. The benefit is payable monthly as long as the insured person remains comatose due to that injury, but ceases on the earliest of (1) the date the insured person ceases to be comatose due to that injury; (2) the date the insured person dies; or (3) the date the total amount of monthly coma benefits paid for all injuries caused by the same accident equals 100% of the Principal Sum.

- **Travel Assistance Benefit**—The following services are available to you on a 24- hour basis when you travel a distance of 150 miles or more away from your primary residence or permanent place of assignment:
  - Medical assistance: Medical assistance includes locating medical facilities, physicians or dentists; verifying insurance coverage; and communicating with family members and your personal physician.
  - Emergency medical evacuation: Qualified physicians are on hand 24 hours a day to consult with local attending physicians, ensuring proper medical treatment. Should evacuation to an alternative medical facility be necessary, arrangements will be made for air and land transportation, including passage on an air ambulance. Benefits will be paid for covered expenses up to a maximum of $50,000
  - Legal assistance: Legal counsel is available if you are arrested for non-criminal action. Other legal services, which include finding English speaking attorneys or replacing lost or stolen documents, are also available.
  - Financial and general assistance: Assistance can be provided for replacing lost traveler's checks; processing claims for lost or stolen property or for trip delays, interruptions or cancellations; handling language problems; and arranging travel for emergencies back home.
A Travel Assistance Program Guide describing information and access to these services is available on JHU’s Benefits Web site (direct access: http://www.benefits.jhu.edu/other/protection.cfm).

- **Premium Waiver if You Become Disabled**—If you become totally disabled and continue your coverage under the plan, your premiums for Personal Accident Insurance will be waived. In this case, “disabled” means you are eligible to receive JHU disability benefits. The premiums waived include only premiums for your coverage, plus premiums for your insured dependent(s) covered under the policy on the date disability began, up to $300,000.

- **Repatriation of Remains**—If an insured person suffers loss of life due to injury or emergency sickness while outside a 100 mile radius from his or her current place of primary residence, the university will pay for covered expenses reasonably incurred to return his or her body to his or her current place of primary residence, up to a maximum of $50,000. Covered expenses include, but are not limited to, expenses for: (1) embalming or cremation; (2) the most economical coffins or receptacles adequate for transportation of the remains; and (3) transportation of the remains by the most direct and economical conveyance and route possible.

- **Kidnap and Ransom/Extortion**—If you or a covered dependent is the victim of a kidnapping or alleged kidnapping anywhere in the world, you will be indemnified (up to five times your elected coverage amount) for:
  - loss due to destruction, disappearance or wrongful appropriation of ransom monies
  - the amount paid to an informant for information leading to the arrest and conviction of individuals responsible for the loss
  - expenses incurred for the purpose of investigating a kidnapping or extortion, paying ransom monies, negotiating or obtaining your release (provided that such kidnapping or extortion is insured)

**Limited Air Travel Coverage**
Personal Accident Insurance coverage includes riding as a passenger and as a pilot or crew member in, including boarding or alighting from, any aircraft being used for the transportation of passengers.

Coverage is not provided while you or an insured dependent are riding as a passenger or otherwise in an aircraft owned, operated, or leased by or on behalf of JHU, or by another of your employers, unless a specific written agreement has been obtained to provide such coverage.

**Reserve-National Guard Coverage**
Coverage is continued while you or a covered dependent is a member of an organized Reserve Corps or National Guard unit in attendance at field training for a period of less than sixty days or is en route to or from such training.

**What’s Not Covered**
Personal Accident Insurance does not cover any loss caused by or resulting from:

- suicide or any attempted suicide while sane, or self-destruction or attempted self-destruction while insane
- riding as a passenger in any vehicle or device used for aerial navigation, except as provided in Limited Air Travel Coverage (above)
- service in the armed forces of any country
- hernia
- bacterial infection except pyogenic infections which occur through an accidental cut or wound
- disease of any kind
Converting Coverage
If you leave JHU, you may be able to convert your Personal Accident Insurance to an individual policy. You must apply directly to the insurance company and pay the first premium within 30 days of your termination. Coverage is available in amounts between $50,000 and $150,000.

Business Travel Accident Insurance

How It Works
Business Travel Accident Insurance provides protection in case of accidental death, paralysis, or loss of sight, hearing, speech, a limb, or thumb and index finger of the same hand while on a business trip authorized by the university. This includes events occurring while an eligible employee attends a business meeting, conference, or seminar, whether local or out of town.

Coverage begins from the time the eligible employee leaves the JHU work site or home (whichever is later) for a business trip. It ends when the employee returns to the JHU work site or home (whichever is first). The plan does not cover:

- Commuting to and from the normal place of work
- Vacation travel
- Time taken for vacation purposes during a business trip

Coverage applies to the eligible employee only. It does not apply to spouses or same-sex domestic partner, or dependent children who may accompany the eligible employee on a business trip.

Amount and Cost of Coverage
JHU provides eligible employees $200,000 coverage (the Principal Sum) at no cost. Coverage is limited under certain circumstances (e.g., if the loss is associated with scuba diving); please see the actual policy for details.

Benefit Limitations
The Business Travel Accident Insurance plan pays a maximum of $2,000,000 on behalf of all covered individuals injured in a single accident. If total claims from a single accident exceed $2,000,000, covered individuals and/or their beneficiaries will receive a proportionate share, based on the total amount of insurance that would have been payable except for this provision.

What’s Covered
Benefits are paid for covered losses that occur within 365 days of, and as a direct result of, an accident or injury. An “accident” means a sudden, unexpected, unusual, specific and abrupt event that occurs by chance at an identifiable time and place. It does not include any heart, coronary, or circulatory malfunction.

Benefits will be paid for the stated percentage shown below of the Principal Sum. The maximum benefit payable will not exceed the Principal Sum.
## If an Accident Causes the Loss of...

<table>
<thead>
<tr>
<th>Loss Description</th>
<th>The Plan Pays... (% of coverage amount)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>100%</td>
</tr>
<tr>
<td>Both hands or both feet, the hands or feet are completely severed through or above the wrist or ankle joint</td>
<td>100%</td>
</tr>
<tr>
<td>Entire sight of both eyes, complete loss of vision that cannot be regained</td>
<td>100%</td>
</tr>
<tr>
<td>One hand or one foot, the hand or foot is completely severed through or above the wrist or ankle joint</td>
<td>50%</td>
</tr>
<tr>
<td>Entire sight of one eye, complete loss of vision that cannot be regained</td>
<td>50%</td>
</tr>
<tr>
<td>Speech, that cannot be regained</td>
<td>50%</td>
</tr>
<tr>
<td>Hearing in both ears, complete loss of hearing in both ears that is irrecoverable</td>
<td>50%</td>
</tr>
<tr>
<td>Thumb and index finger of same hand, the fingers are completely severed through or above the joint closest to the hand</td>
<td>25%</td>
</tr>
<tr>
<td>Hemiplegia, complete and irreversible paralysis of upper and lower limbs on one side of the body</td>
<td>50%</td>
</tr>
<tr>
<td>Paraplegia, complete and irreversible paralysis of both lower limbs</td>
<td>75%</td>
</tr>
<tr>
<td>Quadriplegia, complete and irreversible paralysis of both upper and lower limbs</td>
<td>100%</td>
</tr>
</tbody>
</table>

Proof of paralysis may be required on a periodic basis.

## What’s Not Covered

Business Travel Accident Insurance does not pay benefits for losses resulting from:

- Suicide or attempted suicide while sane, or self-destruction or attempted self-destruction while insane
- Piloting or serving as a crew member for any vehicle or device for aerial navigation
- Riding in any aircraft that is owned, operated, or leased by or on behalf of JHU unless a specific written agreement has been obtained to provide such coverage
- Sickness or disease, except pyogenic infections which occur as the result of an accidental cut or wound
- Service in the armed forces of any country
- Injury sustained while voluntarily taking drugs which federal law prohibits dispensing without a prescription, including sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless the drug is taken as prescribed or administered by a licensed physician
- Injury sustained while committing or attempting to commit a felony
- Injury sustained while operating a motor vehicle while legally intoxicated from the use of alcohol
Combining Business with Personal Time Off
You may want to combine some personal time off or paid time off with business travel. Business Travel Accident Insurance does not apply during this personal time off. However, any Personal Accident coverage does apply.

Situations Affecting Your Life and Personal Accident Insurance

If You Retire
When you retire all Life and Personal Accident Insurance benefits end, unless you elect to convert or continue available coverages as described in the applicable insurance policies.

If You Are on a Leave of Absence
If you are on an approved leave of absence without pay, including a leave without pay under JHU's Family and Medical Leave Policy, you may continue your Supplemental Life and Dependent Life Insurance coverage, provided you pay your share of the cost for these benefits. You will receive an invoice from the Benefits Office for the amount due. If you decide not to keep your optional benefits during the leave, JHU will continue your Basic Life Insurance while you’re on leave. When you return from your leave, you will be re-enrolled in the optional benefits that were in place prior to your leave, or you will be permitted to change your benefit elections within 30 days of your return in accordance with the rules for changing elections under the myChoices Program.

Personal Accident Insurance does not continue while on leave of absence without pay.

Eligible employees on leave of absence are covered by Business Travel Accident Insurance if they are receiving 50% or more of their regular pay.

If a Dependent Child is Disabled
If your dependent child’s Personal Accident Insurance coverage would otherwise terminate due to age, coverage can be continued if your dependent child is incapable of self-sustaining employment as a result of mental or physical incapacity. In this case, the incapacity must have begun before the child reached the end of his or her eligibility period, and proof of the incapacity must be provided to the insurance company within 31 days of the date coverage would normally have ended.

If You Are Rehired
If your employment is terminated involuntarily due to reduction in force and you are then rehired within 12 months OR if you voluntarily resign in good standing and are rehired within 6 months following your termination, you will automatically be enrolled in the myChoices Program benefits plans, except for Flexible Spending Accounts, that were in place prior to your termination. (Note: you must have been employed for one continuous year in a benefits eligible status prior to your termination.) You can also make new elections upon rehire.

If you are rehired after a greater period than stated above following your termination, you will be eligible for benefits as a new hire subject to any waiting period that applies to new hires.
Assignment of Your Benefits
For estate tax planning, you may want to assign ownership of your Basic and/or Supplemental Life Insurance to another person or organization through irrevocable assignment. To obtain forms necessary to assign your life insurance coverage, contact the Benefits Service Center.

When you assign ownership, keep in mind that you give up the right to change or cancel the coverage. In addition, you cannot change your beneficiary or cancel your assignment yourself. If you assign ownership of your life insurance, you also give up the right to request advance payment of benefits in case you become terminally ill.

You may wish to seek legal counsel before you make decisions on irrevocable assignment.

For Other Information, Go To…

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