

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

The University's accidental death and dismemberment (AD&D) plan provides you and your family with financial security in the event of accidental death, and provides a benefit if you or your covered dependents are dismembered because of an accident. The Continental Casualty Company underwrites this plan.

AM I ELIGIBLE FOR COVERAGE?

You are eligible if you are an active employee of the University appointed for 75 percent or greater for one semester, or 121 days. You will be eligible to retain this coverage upon retirement; however, benefit payments begin reducing when you reach age 70.

ARE MY DEPENDENTS ELIGIBLE FOR AD&D COVERAGE?

You can insure your spouse and children under this plan. Your child is eligible for coverage from age 14 days through 18 years, inclusive (or to age 22 if a full-time student and solely dependent on you for financial support). If you and your spouse are both LSU employees, only one may enroll for family coverage.

WHEN AND HOW DO I ENROLL?

You may enroll at any time during your employment. You will need to complete the Accidental Death and Dismemberment enrollment card and return it to the Benefits Service Center.

WHEN DOES COVERAGE BEGIN?

Your coverage begins the first day of the month following the date of enrollment.

HOW DO I DESIGNATE MY BENEFICIARY?

When you enroll for coverage, you should name a beneficiary to receive the benefits payable in the event of your accidental death. You may change your beneficiary designation at any time by completing the appropriate form.

WHAT IS THE COST OF THE AD&D INSURANCE?

Following is a table of monthly costs for varying amounts of AD&D insurance:

BENEFIT AMOUNT & MONTHLY COST

Principal Sum	Employee Only	Family Plan
\$27,500	\$1.00	\$1.50
\$55,000	\$2.00	\$3.00
\$82,500	\$3.00	\$4.50
\$110,000	\$4.00	\$6.00
\$165,000	\$6.00	\$9.00
\$220,000	\$8.00	\$12.00
\$275,000	\$10.00	\$15.00
\$300,000	\$10.90	\$16.36

WHO PAYS FOR THIS COVERAGE?

You pay the full cost of your optional AD&D coverage. Contributions are made through payroll deduction. Nine and 10-month employees pay a full 12 months of premiums during their 9 or 10-month appointments.

HOW MUCH COVERAGE CAN I BUY?

You may select your own benefit in designated amounts ranging from \$27,500 to a maximum of \$300,000. You can change your coverage level at any time by completing the appropriate form. If you elect to insure your spouse and children under the plan, the amount of their coverage is a percentage of your benefit amount, as shown below:

Spouse (no children)	50%
Spouse and children	40% (spouse); 10% (each child)
Children only (no spouse)	15% (each child)

WHAT IS COVERED BY THE AD&D INSURANCE?

The plan offers full 24-hour protection, 365 days a year, against accidents anywhere in the world, on or off the job, occurring in or away from the home, including travel by train, airplane, automobile, or other public and private conveyance (except as noted in exclusions). In the event of your permanent and total disability as a result of a covered accident, the policy provides a tuition benefit for eligible dependent children and a waiver of your AD&D premium. The plan also has a day-care benefit and an HIV benefit, as well as a safe driving benefit and various travel benefits. The benefits provided under this plan are payable in addition to any other insurance that may be in effect at the time of accident.

WHAT ARE THE BENEFITS PAID BY THE PLAN?

Benefits will be paid for accidental death as a result of a covered accident and for other specific losses caused by a covered accident within 365 days of its occurrence. Your AD&D benefit depends on the amount of coverage you choose when you enroll and your age on the date of loss. If you are age 69 or younger on the date of loss, the plan pays benefits according to this schedule:

For Loss Of:	Plan Pays this Percentage of your Coverage Amount
Life	100%
Both hands or both feet	100%
Entire sight of both eyes	100%
One hand or one foot	50%
Entire sight of one eye	50%

Benefits begin reducing at age 70 as indicated below:

Age on Date of Loss	Selected Principal Sum
70-74	82.5%
75-79	57.5%
80-84	37.5%
85+	20.0%

“Loss” as used above with reference to a hand or foot means the actual and complete severance through or above the wrist or ankle joint. As used with reference to eye, “loss” means irrecoverable loss of the entire sight in the eye. Only one of the amounts, the largest, is payable for all losses resulting from one accident. The loss must occur within 365 days after an accident to be eligible for coverage.

WHEN WILL MY AD&D COVERAGE END?

Coverage ends at the end of the month following termination of employment or death of the employee/retiree. If you are an academic employee who terminates employment at the end of the academic year, your coverage extends through September 30. Conversion privileges following termination of coverage are available. For more information, you can contact CNA Insurance Company at 1-800-262-6379.

HOW DO I FILE A CLAIM?

If you or your covered dependent suffers a covered loss, you or your beneficiary should contact the Benefits Service Center, (225) 578-8200, as soon as possible.