

# MERCER

Comparison of UC Travel Insurance Plans		
Policy Type	Student Off-Campus Accident	Faculty Business Travel Accident
<b>Insurance Co.</b>	ACE American Insurance Company	ACE American Insurance Company
<b>Policy Number</b>	ADD N04223822	ADD N04223810
<b>Policy Term</b>	October 1, 2010 – October 1, 2011	October 1, 2010 – October 1, 2011
<b>Insured Persons</b>	<p><b>Class 1</b> – All Students and Traveling Companions of the University of California registered at any campus of the University while in an off campus activity (including OAP events) sponsored by the University of California.</p> <p><b>Class 2</b> – Students Participating in a NCAA activity off campus, sponsored by the University (Medical Evacuation, Political Evacuation, and Repatriation of Remains benefits only).</p> <p><b>Class 3</b> – All Dance, Cheer, Yellow Crew and Mascots who are on the UCLA Spirit Squad.</p> <p><b>Class 4</b> – All Students of the University of California registered at any campus of the University while participating in on campus events/functions held by recognized, registered student groups.</p> <p><b>Class 5</b> – All incoming freshmen of the University of California.</p> <p><b>Class 6</b> – Students of the University of California (not classes 1, 2, 3, 4 or 5) registered at any campus of the University while participating in Club Sports.</p> <p><b>Class 7</b> – Associate members of Registered Campus Organizations and Registered Student Organizations while participating in events/functions sponsored by the University of California.</p> <p><i>Traveling Companion means a person or persons with whom the Insured has a coordinated travel arrangement and intends to travel with during the covered trip. Off Campus activity does not include participation in 1) NCAA Activities or 2) Education Abroad Program</i></p>	<p><b>Class 1</b> – Regents and Regents Designate of the University of California.</p> <p><b>Class 2</b> – All employees of the University of California, all staff members, interns, residents and fellows, associated with the University of California in connection with emergency medical programs.</p> <p><b>Class 3</b> – Associates of the President/Chancellor as defined in the "Guidelines for Implementation of the Policy on Associate of the President/Chancellor".</p> <p><b>Class 4</b> – Traveling Companions* and any other persons designated by the University of California who are age 26 or older while traveling at the express direction and with the approval of the University of California.</p> <p><b>Class 5</b> – Traveling Companions* and any other persons designated by the University of California who are under age 26 or while traveling at the express direction and with the approval of the University of California.</p> <p><b>Class 6</b> – Professors Emeritus who represent the University of California at national and international functions and in research projects; visiting dignitaries, their escorts and associates while visiting any campus of the University of California.</p>
<b>Benefits</b>	<ul style="list-style-type: none"> <li>Accidental Death &amp; Dismemberment including paralysis</li> <li>Accident Medical Expense (Excess)</li> </ul>	<ul style="list-style-type: none"> <li>Accidental Death &amp; Dismemberment including paralysis</li> </ul>
<b>Principal Sum</b>	<p>AD&amp;D: \$25,000 (Classes 1, 4, 5 &amp; 7) \$5,000 (Class 3)</p> <p>Primary AME: \$15,000 (Classes 1,2 &amp; 4) Excess AME: \$15,000 (Classes 4, 6 &amp; 7)</p> <p><i>Accident &amp; Sickness Rider doesn't apply to Classes 2 &amp; 3</i></p>	<p>Class 1 - \$250,000 Class 2 - Ten times Annual Salary or \$500,000 Class 3 - \$250,000 Class 4 - \$100,000 Class 5 - \$25,000 Class 6 - \$250,000</p>
<b>Aggregate Limit</b>	\$2,500,000 per Aircraft Accident	\$2,500,000 per Aircraft Accident \$5,000,000 per Covered Occurrence (War Risk)
<b>Coverage</b>	Accident protection while engaging in Sponsored Activities, including travel to and from home to the site of Covered Activity.	24-hour accident protection while traveling in the business of the Policyholder Benefits payable only if a Covered Person suffers a loss or incurs a Covered Expense as the direct result of a Covered Accident or Sickness while traveling: <ol style="list-style-type: none"> <li>Outside his home country or country of permanent assignment;</li> <li>up to 365 days;</li> <li>on business for the Policyholder;</li> <li>in the course of the Policyholder's business.</li> </ol>
<b>Covered Expenses/Additional Benefits</b>	<ul style="list-style-type: none"> <li>Paralysis - Quadriplegia 200% of the Principal Sum; Paraplegia 200% of the Principal Sum; Hemiplegia 200% of the Principal Sum; Uniplegia: 50% of Principal Sum</li> <li>Bereavement &amp; Trauma Benefit – \$300 per session, 10 sessions maximum, \$3,000 maximum per Covered Accident</li> <li>Coma Benefit - 10% of the Principal Sum per Month up to 11 months; any accidental death benefit payable after 1 month of coma benefits paid will be reduced by the benefits paid under the coma benefit</li> <li>Emergency Medical Benefit – up to \$10,000</li> <li>Travel Assistance - Emergency Medical Evacuation &amp; Repatriation of Remains (100% of Covered Expenses)</li> <li>Home Alteration and Vehicle Modification Benefit – 10% of the Principal Sum to a maximum of \$25,000</li> <li>Political Evacuation Benefit – 100% of</li> </ul>	<ul style="list-style-type: none"> <li>Paralysis - Quadriplegia 200% of the Principal Sum; Paraplegia 200% of the Principal Sum; Hemiplegia 200% of the Principal Sum; Uniplegia: 50% of Principal Sum - all classes</li> <li>Reduction of Benefits Schedule – principal sum will be reduced when an Insured reaches age 70 in accordance with the ADEA schedule. PTD eliminated on attainment of age 70 - all classes</li> <li>Bereavement &amp; Trauma Benefit – \$300 per session, 10 sessions maximum, \$3,000 maximum per Covered Accident – all classes</li> <li>Carjacking Benefit – 10% of the Covered Person's Principal Sum up to a Maximum Benefit of \$50,0000 – all classes</li> <li>Coma Benefit - 10% of the Principal Sum per Month up to 11 months; any accidental death benefit payable after 1 month of coma benefits paid will be reduced by the benefits paid under the coma benefit – all classes</li> <li>Disability Benefit (Permanent Total Disability) – Lump Sum Payment – all classes</li> </ul>

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Supplies</li> <li>➢ Daily Intensive Care Unit Expenses</li> <li>➢ Outpatient Registered Nurse</li> <li>➢ Mental/Nervous Disorders</li> <li>➢ Inpatient Registered Nurse Services</li> </ul> </li> </ul> <p><i>Out of Country Medical Expense:</i></p> <ul style="list-style-type: none"> <li>▪ \$500,000 benefit maximum</li> <li>▪ 100% Coinsurance, \$0 deductible</li> <li>➢ Lost Baggage Benefit: \$2,000 per trip, \$500 per set of items</li> <li>➢ Personal Property Benefit: \$5,000 per trip, \$2,500 per set of items</li> <li>➢ Trip Cancellation Benefit: \$2,000 maximum</li> <li>➢ Laptop Damage/Replacement: \$500 per trip</li> <li>➢ Trip Delay Benefit - \$200 per day up to 5 days</li> <li>➢ Emergency Reunion Benefit – in the event the Insured has either been (1) confined in a Hospital for at least 24 consecutive hours due to a covered Injury or Sickness, where the attending physician believes it would be beneficial for the Insured to have a Family Member at his or her side (2) the victim of Felonious Assault, the Company will pay the expenses incurred for travel and lodging for that Family Member up to \$5,000 per incident.</li> <li>▪ <u>Covered Benefits:</u> <ul style="list-style-type: none"> <li>➢ Hospital Semi-Private Room &amp; Board; Hospital Ancillary Services</li> <li>➢ Services of a Doctor or Registered Nurse</li> <li>➢ Ambulance Service</li> <li>➢ Laboratory Tests</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ Emergency Medical Benefit – up to \$10,000 – all classes</li> <li>▪ Travel Assistance – Emergency Medical Evacuation &amp; Repatriation of Remains (100% of Covered Expenses) – all classes</li> <li>▪ Home Alteration and Vehicle Modification Benefit – 100% of the Principal Sum to a maximum of \$25,000 – all classes</li> <li>▪ Political Evacuation Benefit – 100% of Covered Expenses – all classes</li> <li>▪ Natural Disaster Benefit - 100% of Covered Expenses</li> <li>▪ Rehabilitation – 10% of the Principal Sum to a maximum of \$25,000 – all classes</li> <li>▪ Seat Belt Benefit – 10% of the Principal Sum to a maximum of \$50,000 – all classes</li> <li>▪ Airbag Benefit – \$10,000 – all classes</li> <li>▪ Bomb Scare Coverage – covers loss caused by or resulting from a Bomb Scare, Bomb Search or Bomb Explosion while the Insured Person is on the premises of the Policyholder – classes 1, 2 &amp; 3</li> <li>▪ Pilot's and Crew Member's Coverage – coverage while traveling as a licensed pilot or member of the crew, on business for the Policyholder and on the course of the Policyholder's business – classes 1, 2 &amp; 3</li> <li>▪ Commuting – coverage while the Insured is commuting up to 2 hours directly between home and Policyholder's premises where he or she normally works – class 1 only</li> <li>▪ Owned, Leased or Controlled Aircraft – covers accidents that occur while the Covered Person is riding in or getting on or off a covered aircraft; as a result of a Covered Person being struck by a covered aircraft; away from the Policyholder's premises in the Covered Person's city of permanent assignment; on business for the Policyholder; or in the course of business for the Policyholder – all classes</li> <li>▪ Relocation – covers accidents that occur while the Covered Person is traveling on a Relocation Trip at the expense and direction of the Policyholder – all classes</li> <li>▪ Personal Deviation – means an activity that is not reasonably related to the Policyholder's business and not incidental to the purpose of the trip – up to 14 days – all classes</li> <li>▪ War Risk Coverage worldwide excluding the United States, covered Person's Home country and Covered person's country of permanent residence; Aggregate Limit: \$5,000,000 per occurrence within any 72 hour consecutive period; Implements a 180 limitation on insured's country of permanent assignment or home country; Travel to Afghanistan, Iraq, Iran and Israel must be reported annually in arrears with additional premium paid as follows: Afghanistan and Iraq: \$.04 per person, per day, per \$1,000 of coverage; Iran and Israel: \$.02 per person, per day, per \$1,000 of coverage – all classes</li> </ul> <p><i>Out of Country Medical Expense:</i></p> <ul style="list-style-type: none"> <li>▪ \$500,000 benefit maximum</li> <li>▪ 100% Coinsurance, <ul style="list-style-type: none"> <li>➢ Lost Baggage Benefit: \$2,000 per trip, \$500 per set of items</li> <li>➢ Personal Property Benefit: \$5,000 per trip, \$2,500 per set of items</li> <li>➢ Trip Cancellation Benefit: \$2,000 maximum</li> <li>➢ Laptop Damage/Replacement: \$500 per trip</li> <li>➢ Trip Delay Benefit - \$200 per day up to 5</li> </ul> </li> </ul>

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	<ul style="list-style-type: none"> <li>➤ Radiological Procedures</li> <li>➤ Anesthetics and Their Administration</li> <li>➤ Blood, Blood Products, Artificial Blood and the Transfusion Thereof</li> <li>➤ Physiotherapy</li> <li>➤ Medicines or Drugs Administered by a Doctor of that can be obtained only with a written prescription</li> <li>➤ Dental Charges for Injury to Sound Natural Teeth</li> <li>➤ Emergency Medical Treatment of Pregnancy</li> <li>➤ Artificial Limbs or Eyes</li> <li>➤ Casts, Splints, Trusses, Crutches or Braces</li> <li>➤ Oxygen or Rental Equipment for Administration of Oxygen</li> <li>➤ Rental of Wheelchair or Hospital Bed</li> <li>➤ Rental of Mechanical Equipment for Treatment of Respiratory Paralysis</li> </ul>	<p>days</p> <ul style="list-style-type: none"> <li>➤ Emergency Reunion Benefit – in the event the Insured has either been (1) confined in a Hospital for at least 24 consecutive hours due to a covered Injury or Sickness, where the attending physician believes it would be beneficial for the Insured to have a Family Member at his or her side (2) the victim of Felonious Assault, the Company will pay the expenses incurred for travel and lodging for that Family Member up to \$5,000 per incident.</li> </ul> <ul style="list-style-type: none"> <li>▪ <u>Covered Benefits:</u></li> <li>➤ Hospital Semi-Private Room &amp; Board; Hospital Ancillary Services</li> <li>➤ Services of a Doctor or Registered Nurse</li> <li>➤ Ambulance Service</li> <li>➤ Laboratory Tests</li> <li>➤ Radiological Procedures</li> <li>➤ Anesthetics and Their Administration</li> <li>➤ Blood, Blood Products, Artificial Blood and the Transfusion Thereof</li> <li>➤ Physiotherapy</li> <li>➤ Medicines or Drugs Administered by a Doctor of that can be obtained only with a written prescription</li> <li>➤ Dental Charges for Injury to Sound Natural Teeth</li> <li>➤ Emergency Medical Treatment of Pregnancy</li> <li>➤ Artificial Limbs or Eyes</li> <li>➤ Casts, Splints, Trusses, Crutches or Braces</li> <li>➤ Oxygen or Rental Equipment for Administration of Oxygen</li> <li>➤ Rental of Wheelchair or Hospital Bed</li> <li>➤ Rental of Mechanical Equipment for Treatment of Respiratory Paralysis</li> </ul>
<b>Exclusions</b>	<ul style="list-style-type: none"> <li>▪ Intentionally self-inflicted injury.</li> <li>▪ Suicide or attempted suicide.</li> <li>▪ War or any act of war, whether declared or not.</li> <li>▪ A Covered Accident that occurs while on active duty service in the military, naval or air force of any country or international organization.</li> <li>▪ 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.</li> <li>▪ Piloting or serving as a crewmember in any aircraft (except as provided by the Policy).</li> <li>▪ Commission of, or attempt to commit, a felony.</li> <li>▪ Owned aircraft not covered: benefits will not be paid if the aircraft is owned, leased or controlled by the Policyholder or any of the Policyholder's affiliates. An aircraft will be deemed "controlled" by the Policyholder if the Policyholder may use it for more than 10 straight days or more than 15 days in any year.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Intentionally self-inflicted injury.</li> <li>▪ Suicide or attempted suicide.</li> <li>▪ War or any act of war, whether declared or not.</li> <li>▪ A Covered Accident that occurs while on active duty service in the military, naval or air force of any country or international organization.</li> <li>▪ 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.</li> <li>▪ Piloting or serving as a crewmember in any aircraft (except as provided by the Policy).</li> <li>▪ Commission of, or attempt to commit, a felony.</li> </ul>
<p><b>Disclaimer:</b>            The foregoing summary/report/outline does not take the place of or alter any of the conditions, exclusions, and other terms of the insurance policy herein summarized. It is merely a short descriptive guide to the policies in force, for convenient reference. The policy itself should be reviewed carefully and questions on coverage, claims, and all other insurance matters should be referred to your Mercer Health &amp; Benefits contacts.</p>		