

Personal Accident Insurance

Enrollment at a Glance

Affordable insurance offering financial security for your loved ones.

For the employees of:
CSAC Excess Insurance Authority
County of Santa Barbara, Account 042

What is Personal Accident Insurance?

Personal Accident Insurance (PAI) provides additional protection for your loved ones in the event you are killed or severely injured in a covered accident. Personal Accident Insurance can help you or your family deal with expenses and financial obligations that arise in the wake of a serious accident. You have the option to elect coverage called Supplemental Personal Accident Insurance.

Who is eligible for Personal Accident Insurance?

- You—all active employees working 18+ hours per week.
- Your spouse*—Coverage is available only if employee coverage is elected.
- Your children—birth to age 26. Coverage is available only if employee coverage is elected.

**The use of “spouse” in this document means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners or civil union partners as defined by the group policy. Please contact your employer for more information.*

What amount of coverage am I eligible for?

- For you
 - Eligible employees may elect Supplemental Personal Accident Insurance of \$25,000 to \$500,000 in \$25,000 increments.
- For your spouse*
 - Eligible employees may elect Spouse Supplemental Personal Accident Insurance for up to 60% of your benefit amount if no children are insured. Or you may elect Spouse PAI of 50% of your benefit amount if children are insured.
 - The spouse coverage cannot exceed 10 times your annual salary up to \$150,000.
- For your children
 - Eligible employees may elect Children Supplemental Personal Accident Insurance for up to 15% of your benefit amount if no spouse is insured. Or you may elect children PAI of 10% of your benefit if your spouse is insured.
 - The amount of coverage for a child cannot exceed \$75,000.

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How much does Supplemental Personal Accident Insurance cost?

The cost for Supplemental AD&D is calculated based on the amount of coverage you elect.

| Personal Accident Insurance Rates | |
|-----------------------------------|--------------------------------------|
| Coverage Type | Monthly Cost per \$1,000 of Coverage |
| Employee Only | \$0.030 |
| Employee + Family | \$0.043 |

Monthly cost for all eligible children.

Use the steps below to calculate your premium based on the amount of insurance you elected:

Step 1: Select the total amount of Personal Accident Insurance coverage you want and divide it by 1,000. \$ _____ (A)
Example: For \$100,000 of coverage enter \$100

Step 2: Enter the rate from the Personal Accident Insurance rate table: \$ _____ (B)

Step 3: To calculate monthly premium: Multiply (A) times (B)

Monthly Premium \$ _____

Will my benefits decrease as I get older?

Benefit amounts reduce to 65% of original coverage at age 70, to 45% of original coverage at age 75, to 30% of original coverage at age 80, and to 15% of original coverage at age 85 and after.

Exclusions - what is not covered?

Benefits are not paid for loss caused by any of the following:

- Suicide or intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning. Exception: Infection from a cut or wound caused by an accident.
- Riding in or descending from an aircraft as a pilot or crew member.
- Any armed conflict, whether declared as war or not, involving any country or government.
- Injury suffered while in the military service for any country or government.
- Injury which occurs when you commit or attempt to commit a crime.
- Use of any drug, narcotic or hallucinogenic agent:
 - Unless prescribed by a doctor
 - Which is illegal; or
 - Not taken as directed by a doctor or the manufacturer.
- The insured person's intoxication. Intoxication means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

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Who do I contact with questions?

For more information, contact your human resource representative.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the group policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Group AD&D Insurance is underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies. Policy form HP09GP.

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