

Accidents Happen...Are You Prepared for the Consequences?

An accident that ends in death or disabling injury has a devastating effect on the lives of your loved ones. The loss of a family wage earner puts strain in a family and raises concerns as to how they will manage financially. Even if you are unmarried, remaining family members could be left with fulfilling your financial responsibilities or taking care of you.

The LSU System partners with The Hartford¹ to provide you and your family with valuable accidental death and dismemberment (AD&D) insurance at affordable rates.

Eligibility

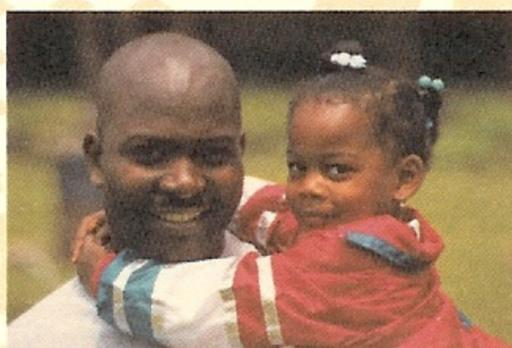
You are eligible to participate in this program providing you are an active Salaried Academic, Unclassified or Classified Employee of the LSU System who is regularly scheduled to work at least 30 hours per week (75%) with an appointment of more than 120 days or one regular academic semester.

You may select coverage for yourself, your spouse or children. (Your child(ren) are eligible for coverage from 14 days up to age 21; to age 24 providing they are unmarried and a full-time student solely dependent upon you for financial support.) If you and your spouse are both LSU System employees, only one of you may enroll for Family coverage.

Your AD&D Insurance Amounts

You may choose from the following principal sum amounts:

- ◆ \$ 27,500
- ◆ \$ 55,000
- ◆ \$ 82,500
- ◆ \$ 110,000
- ◆ \$ 165,000
- ◆ \$ 220,000
- ◆ \$ 275,000
- ◆ \$ 300,000



Family members may be insured for a portion of your principal sum:

- ◆ Spouse = 50% of your principal sum, or 40% if you have eligible children
- ◆ Eligible children = 15% of your principal sum or 10% if your spouse is eligible for coverage

Important Information

Your principal sum will reduce to the percentage shown below:

- ◆ At age 70, the benefit reduces to 82.5%
- ◆ At age 75, the benefit reduces to 57.5%
- ◆ At age 80, the benefit reduces to 37.5%
- ◆ At age 85 and older, the benefit reduces to 20%

If you have elected Family coverage, your spouse and children's benefit will reduce from the principal sum amount of the insured employee.

How Are Benefits Paid?

Benefits will be paid for any of the losses that occur as a result of an injury listed.

Loss of:	% of Principal Sum Payable*
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%

*Loss must occur within 365 days of the accident. If more than one loss results from any one accident, we will pay only the one largest applicable benefit amount.

¹ The Hartford is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company, Hartford Life and Accident Insurance Company, and CNA Group Life Assurance Company (pending state approval of name change to "Hartford Life Group Insurance Company.")

For additional information:

Ph: 800/303-9744

www.thehartfordgroupbenefits.com



Air Travel Coverage

Full coverage is provided for air travel as a passenger (but not as a pilot or crew member) while riding in any aircraft used for the transportation of passengers, except an aircraft owned, operated or leased by or on behalf of the LSU System.

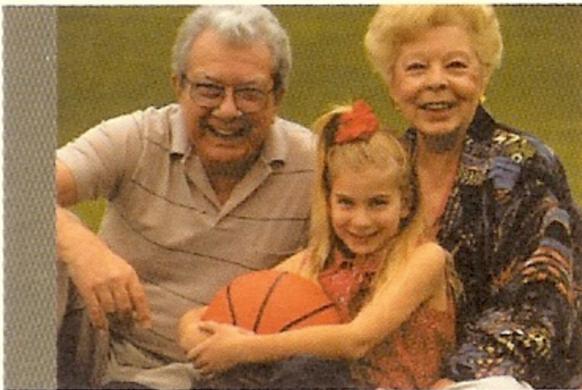
Waiver of Premium

If due to injury or illness you are unable to perform each of the material duties of any occupation for 12 consecutive months, we will continue coverage without premium charge for you and your insured family members as long as you remain totally disabled. This additional benefit is not applicable once you retire.

Are There Any Additional Benefits Available?

The following benefits are also available. For more detailed information, please contact your Human Resources department.

- ◆ Daycare Benefit
- ◆ Conversion Privilege
- ◆ HIV Benefit
- ◆ World Wide Travel Assistance Benefit
- ◆ Permanent Total Disability
- ◆ Seatbelt and Airbag Benefit
- ◆ Tuition Benefit



“ A fatal injury occurs every five minutes and a disabling injury every 1.5 seconds”

– National Safety Council
Report on Injuries in America 2000

When Does Coverage End?

As long as the plan is in force, you are an eligible employee, and you pay your premium, your coverage remains in effect. Your family members will remain insured as long as they are eligible, you are covered and their premium is paid. Handicapped children shall remain insured, regardless of age, as long as they continue to be handicapped and your coverage remains in force.

What's Not Covered?

This policy does not cover loss caused by or resulting from:

- ◆ Suicide, a suicide attempt, self-destruction or an attempt to self-destroy while sane or insane.
- ◆ Declared or undeclared war or an act of either.
- ◆ Sickness or disease, except pyogenic infections that occur through an accidental cut or wound.
- ◆ Service in the armed forces of any country.
- ◆ Riding as a pilot or crew member in any vehicle or device for aerial navigation.
- ◆ Participation in an illegal occupation or attempt to commit a felony.
- ◆ Any heart, coronary or circulatory malfunction

Enrolling Is Easy

Simply complete the enrollment form that you receive with this brochure and return it to your Human Resources Department. Your coverage will be effective on the first of the month after your Employer receives your enrollment form.

