Strengthen Your Family’s Financial Safety Net

Group Universal Life
Personal Accident Insurance

Cornell University
Division of Human Resources
Personal Accident Insurance is also available.

Group Universal Life (GUL) insurance and Personal Accident insurance (PAI) are useful solutions to help you preserve your family’s lifestyle and enable them to live happily and comfortably in the future. In this package, you can learn about the benefits and features of these programs offered to you as an employee of Cornell University and how to take advantage of these opportunities.

For long-term financial well-being, you need to understand where you are, be aware of where you want to go and have a plan to get there.

Having adequate insurance is not only the basis for a sound financial blueprint, but it also provides the protection you need to feel confident that your home, your family, and your finances are protected if you or your spouse* should die or are injured in a covered accident.

It’s easy and quick to safeguard yourself and your family with GUL and PAI.

The group rates for GUL and PAI mean you’d likely pay less than if you were to cover yourself on your own through an individual policy.

You may take advantage of this enrollment offer if you are eligible for GUL insurance and you are an active employee as of April 11, 2016. If your electronic enrollment or Insurance Application is signed and postmarked by April 22, 2016, you can obtain certain amounts of GUL on a guaranteed issue basis** and you will not have to take any medical tests or answer any health questions. If you or your dependents exceed the guaranteed coverage amounts or if you enroll in GUL after April 22, 2016, you will have to provide acceptable evidence of insurability. This may require a medical examination, at your own expense. You may however enroll in Personal Accident insurance (PAI) at any time without evidence of insurability.

The information in this brochure is a brief overview of each insurance benefit.

*Wherever the term Spouse appears it shall also include Domestic Partner. Additional information is available from your Benefit Services Representative.

**You and your spouse must meet eligibility requirements/provide acceptable evidence of insurability. If you and your dependents exceed the guaranteed coverage amounts or enroll after the open enrollment period, you must provide evidence of insurability. This coverage will take effect on the date Cigna agrees in writing to cover you or your dependents.

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If you have any questions about these plans, please call 1.800.231.1193 from 9 a.m. to 6 p.m. Eastern time.
Cigna Trusted Advisor®

We know that selecting the right insurance protection is important to you. That's why we created Cigna Trusted Advisor®. This secure website gives you detailed information in an easy-to-understand way. You’ll find tools that will help you learn why and how to enroll for coverage. Plus, you can quickly complete everything right online at your convenience.

Cigna Trusted Advisor® helps you
- Obtain educational information to make informed benefit enrollment decisions.
- Understand the value of your plans.
- View and enroll in available benefits.
- Get important messages from your employer.
- Get instant access to forms, and much more.

<table>
<thead>
<tr>
<th>Online Enrollment</th>
<th>Online Beneficiary Designations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Review your plan options</td>
<td>Designate, change or remove beneficiaries</td>
</tr>
<tr>
<td>Determine costs before you enroll</td>
<td>View and confirm beneficiary information</td>
</tr>
<tr>
<td>Select your benefits and whom to enroll</td>
<td>Sign beneficiary designation electronically</td>
</tr>
<tr>
<td>Make life-event changes</td>
<td>Print confirmation statement or request an email confirmation by inputting your email address into the system</td>
</tr>
<tr>
<td>Answer medical questions (if needed) for you and your spouse</td>
<td></td>
</tr>
<tr>
<td>View and confirm your selections</td>
<td></td>
</tr>
<tr>
<td>Sign enrollment elections electronically</td>
<td></td>
</tr>
<tr>
<td>Print confirmation statement</td>
<td></td>
</tr>
</tbody>
</table>

How to enroll for benefits and designate beneficiaries online

Enroll through Workday
- Click the Benefits icon.
- Click on Life Insurance-active.
- Once on Cigna Trusted Advisor:
  - To review current coverage information and beneficiary designations, click on “My Account”.
  - To enroll and designate beneficiaries for the first time or increase your current coverage, click on “Enroll Now”.
    - Complete the enrollment process.
    - Sign enrollment elections electronically and print out your Confirmation of Enrollment.
  - To update beneficiary designations on your current coverage, click on “My Account”.
    - Click on “Beneficiary Information”.
    - Check the agreement box of the legal notice and click “Continue to My Beneficiary Designation”.
    - Click “Edit” and add, delete or edit your beneficiaries.
    - Click “Continue” when you are done.

Enroll via a Paper Insurance Application

Paper enrollment and beneficiary designation options are also available. You can download and print forms on the Cigna Trusted Advisor® website or you can use the Insurance Application included in this kit.
- Complete your and your spouse’s personal information (if applying for coverage).
- Mark the total benefit level you wish to elect on the application.
- Indicate if you would like to insure your spouse and children for GUL coverage.
- Tell us if you would like to save extra money in the Cash Accumulation Fund (CAF).
- Mark the total benefit level you wish to elect for yourself, spouse, and children for the PAI coverage.
- Complete medical questions if you are enrolling for GUL coverage amounts above the guaranteed issue amount.
- Complete, sign and date the application; then mail in the postage-paid envelope.

If you have questions about the enrollment process, you can call the Cigna Customer Service Center at 1.800.231.1193. One of our experienced customer service representatives can assist you with plan and enrollment questions, rate information, beneficiary designations, coverage confirmation and much more. If you submit your beneficiary designation via a paper form, we will enter it into the Cigna Trusted Advisor® website so you can view it online.
Group Universal Life insurance (GUL)—Plan Features

At last, you can plan for your retirement and secure your loved ones’ lifestyle at the same time! The GUL insurance program provides your family with generous amounts of life insurance and also provides you with a way to save money by contributing to the optional Cash Accumulation Fund (CAF) which earns tax-deferred interest.

What You Get From Group Universal Life Insurance

- **Large coverage, small price.** Depending on your age, you could receive up to $2,000,000 in GUL coverage for as little as $84 a month.

- **Yours for the asking.** Enroll online or mail your signed and completed application postmarked by April 22, 2016, and you may not have to answer any medical questions or take any medical tests.

- **Ease of payroll deductions.** While an active Cornell University employee, your GUL insurance premiums and CAF contributions are deducted from your paycheck using after-tax dollars.

- **Money for you now.** You can call on your GUL CAF for withdrawals or low-interest loans if you’ve built up adequate cash value.

- **Money for you later.** Save through the CAF, earn tax-deferred interest on your savings.

- **You can take it with you!** You can keep your coverage in force even if you leave, retire or change employers. Higher rates may apply.

Keeping Pace with the Changes in Your Life

How much life insurance do you need today? How much will you need in two years? Five years? What if you can’t afford to continue paying your premiums due to a terminal illness or total disability? At Cigna, we’ve thought about these questions and have developed options that can help you maintain adequate insurance levels as your needs—and your circumstances—change.

Did you know?

- As many as 132 million Americans rely on life insurance to protect their financial security.
- Half of the households in America would feel the financial impact from the loss of their primary wage earner in a year or less.
- Over 40 percent would feel the impact within 6 months, including nearly 40 percent of households with an annual income of $100,000 or more.


Automatic Increase Option

With the Automatic Increase Option, your GUL coverage will increase automatically (not to exceed the maximum allowed) on January 1 of each year, if you have qualifying salary increases. With this option, you reduce your risk of becoming underinsured. Your payroll deduction amount will also be increased to cover the higher amount of protection. (If you don’t want your coverage increased, you must decline this option by contacting the Cigna Customer Service Center at 1.800.231.1193.)

Rates for each new calendar year are based on the Employee’s age as of January 1 and their salary as of the previous November 1.

Here’s an example of how this feature works:

Ted is 32 years old, makes $45,000 a year and has GUL coverage equal to three times his salary, or $135,000. He gets a salary increase of $4,700. With the Automatic Increase Option, his insurance coverage would be increased to $150,000 ($49,700 x 3 = $149,100 rounded up to the next higher $1,000). Accordingly, his payroll deduction amount would be automatically increased for this additional coverage.
Accelerated Payment Benefit
If you or your covered spouse become terminally ill and aren’t expected to live more than 12 months, you can receive up to 75% of your coverage amount—potentially tax free. The money is paid out in a lump sum, directly to you, to use for whatever you wish. To qualify to receive the benefit, you must provide medical certification from two unaffiliated physicians that your life expectancy or that of your spouse is 12 months or less. Cigna will send payment as soon as your request, medical certification and supporting evidence are reviewed and approved. Your premium obligation continues on the full amount of coverage if this benefit is exercised.

The following example illustrates how an 75% benefit would pay out on $100,000 of coverage:

<table>
<thead>
<tr>
<th>Payment of Benefit</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100,000 of GUL coverage</td>
<td>$12.50</td>
</tr>
<tr>
<td>$ 75,000 (75% potentially</td>
<td></td>
</tr>
<tr>
<td>tax-free, lump-sum payment)</td>
<td></td>
</tr>
<tr>
<td>$ 25,000 remaining death</td>
<td>$12.50</td>
</tr>
<tr>
<td>benefit amount</td>
<td></td>
</tr>
</tbody>
</table>

Waiver of Cost of Life Insurance
The Waiver of Cost of Life Insurance benefit is automatically built into the GUL plan at no additional cost to you. Your cost of life insurance will be waived if you become totally disabled three continuous months or more, and total disability occurs before age 60. Benefit ceases at age 65. Contributions to the CAF are not waived.

Life Status Change Option
If you have a qualifying Life Status Change, you can obtain an additional guaranteed coverage amount of 1 or 2 times your base annual salary, up to $300,000, not to exceed the plan maximum for yourself. You can also obtain an additional guaranteed coverage amount of up to $40,000, in $10,000 increments, for your spouse, not to exceed the plan maximum.

Qualifying Life Status Changes are:
• change in marital status
• birth or adoption of a child

Cash Accumulation Fund (CAF)
Saving money isn’t easy, but the secret to saving is simple. All you have to do is set aside a certain amount out of each paycheck—before you receive it. And you can do it painlessly with your GUL insurance CAF. You can contribute through convenient payroll deductions or lump-sum payments.

What are your goals? Money for retirement, cash for college, a down payment on a home? Whatever they are, contributing to the CAF can help you reach them. The net cash value you build will earn interest that is income tax-deferred in most cases. The minimum interest rate will never be less than 4%. To build your cash value, simply determine how much extra you wish to contribute to the program beyond the cost of insurance. Then, sit back and watch your money grow. It’s that easy!

Tax-Deferred Accumulation. Under current tax law, the competitive interest you earn on your CAF is income tax-deferred as long as it remains in your account. And that means your interest compounds faster because it isn’t eroded by taxes each year.

Easy Access to Your Money. The money in your CAF is yours to use as financial needs arise. You can borrow against your CAF or make an outright withdrawal. The minimum loan or withdrawal amount is $250, and you will be charged a $25 transaction fee for each withdrawal.
• When you decide to withdraw your money, you’ll only pay taxes if the withdrawal amount exceeds the amount of your total contributions (cost of insurance plus CAF contributions).
Group Universal Life insurance—Plan Features cont.

- To make a withdrawal, you can download a Withdrawal Form on the Cigna Trusted Advisor website—print, complete and mail to the Cigna Customer Service Center. Or you can call 1.800.231.1193 and ask for the appropriate form.
- If you want to take out a loan, call the Cigna Customer Service Center at 1.800.231.1193 and ask for the appropriate form. You’ll be assessed 8% interest annually on the outstanding loan amount, but you will continue to be credited with 6% on the loan account value. You should not owe any income tax on your loan unless you cancel your coverage or your coverage lapses.

Contributions to the CAF are optional and determined by you. Maximums are based on the Internal Revenue Code (IRC) limits and are subject to a 2% premium charge, which represents a portion of the state and federal tax imposed on contributions made to the fund. Since contributions are subject to very specific IRC guidelines, dependent upon your age, cost of insurance, and effective date of your certificate, it is recommended that you contact Cigna Customer Service Center at 1.800.231.1193 where a customer service representative will calculate the maximum contribution for you. You must enroll for life insurance to contribute to the CAF.

Cash Accumulation Fund Growth Charts

The charts below show how rapidly the CAF can grow at the guaranteed minimum interest rate of 4% when compared with a traditional savings account earning the same 4% interest rate. The numbers shown are on a cumulative basis. The charts assume that the CAF contribution, cost of insurance and deposits to a traditional savings account are paid on a monthly basis.

<table>
<thead>
<tr>
<th>YEARS</th>
<th>CAF 4%</th>
<th>TRADITIONAL SAVINGS ACCOUNT 4%</th>
<th>TOTAL CUMULATIVE TAX</th>
<th>AMOUNT LESS TAX (savings – total tax)</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>$3,253.60</td>
<td>$3,241.49</td>
<td>$80.50</td>
<td>$3,160.99</td>
</tr>
<tr>
<td>10</td>
<td>$7,212.11</td>
<td>$7,009.41</td>
<td>$364.7</td>
<td>$6,647.34</td>
</tr>
<tr>
<td>15</td>
<td>$12,028.24</td>
<td>$11,389.28</td>
<td>$796.43</td>
<td>$10,592.85</td>
</tr>
<tr>
<td>20</td>
<td>$17,887.80</td>
<td>$16,480.46</td>
<td>$1,493.49</td>
<td>$14,994.33</td>
</tr>
<tr>
<td>25</td>
<td>$25,016.85</td>
<td>$22,398.50</td>
<td>$2,466.17</td>
<td>$19,950.68</td>
</tr>
<tr>
<td>30</td>
<td>$33,690.43</td>
<td>$29,277.66</td>
<td>$3,759.22</td>
<td>$25,518.44</td>
</tr>
</tbody>
</table>

$100 Monthly Contribution Scenario

<table>
<thead>
<tr>
<th>YEARS</th>
<th>CAF 4%</th>
<th>TRADITIONAL SAVINGS ACCOUNT 4%</th>
<th>TOTAL CUMULATIVE TAX</th>
<th>AMOUNT LESS TAX (savings – total tax)</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>$6,507.21</td>
<td>$6,482.97</td>
<td>$160.99</td>
<td>$6,326.22</td>
</tr>
<tr>
<td>10</td>
<td>$14,424.23</td>
<td>$14,018.82</td>
<td>$672.94</td>
<td>$13,345.88</td>
</tr>
<tr>
<td>15</td>
<td>$24,056.48</td>
<td>$22,778.55</td>
<td>$1,592.85</td>
<td>$22,185.70</td>
</tr>
<tr>
<td>20</td>
<td>$35,775.60</td>
<td>$32,960.93</td>
<td>$2,986.98</td>
<td>$29,973.95</td>
</tr>
<tr>
<td>25</td>
<td>$50,033.70</td>
<td>$44,796.99</td>
<td>$4,932.33</td>
<td>$39,864.66</td>
</tr>
<tr>
<td>30</td>
<td>$67,380.86</td>
<td>$58,555.32</td>
<td>$7,518.44</td>
<td>$51,036.88</td>
</tr>
</tbody>
</table>

The CAF contribution scenario reflects a 2% premium charge. The traditional savings account scenarios assume a 25% tax bracket. The actual CAF interest rate can adjust quarterly but will never go below 4%. Current savings account interest rates are below 4%. Actual rates can be more or less favorable than shown. Savings account interest rates are not guaranteed, fluctuate with market conditions and vary among financial institutions. A CAF is not federally insured (FDIC). As an insurance product, it must comply with each applicable state’s specific insurance reserve requirements.
Group Universal Life insurance—Plan Summary

It’s a family matter: Subject to any applicable restrictions or limitations in the GUL policy, coverage options for you and your family are summarized as follows:

Coverage for You
You are eligible for GUL insurance as long as you are a regular full-time or part-time Cornell University employee and you are actively at work at least 20 hours a week, or a minimum of 17.5 hours per week for County Extension Services employees.

- Coverage amounts available: 1, 2, 3, 4, 5, 6, 7, 8, 9, or 10 times your base annual salary, rounded to the next higher $1,000. The maximum coverage amount is 10 times your base annual salary or $2,000,000, whichever is less.

- Guaranteed issue amount available without evidence of insurability if you enroll online or mail your signed and completed application postmarked by April 22, 2016:
  - New participant (no current coverage)—receive 1 or 2 times your base annual salary, rounded to the next higher $1,000, not to exceed $2,000,000.
  - Current participants with less than the plan maximum of 10 times your base annual salary—receive an additional 1 or 2 times your base annual salary, rounded to the next higher $1,000, not to exceed 10 times your base annual salary or $2,000,000, whichever is less.

If you provide acceptable evidence of insurability:
- Obtain more than the guaranteed issue amount—up to 10 times your base annual salary rounded to the next higher $1,000, or $2,000,000, whichever is less.
- Increase your life insurance coverage at any time, up to the maximum allowed.

Coverage for Your Spouse
You can purchase coverage for your eligible spouse in the following amounts:

- Guaranteed issue amount available without evidence of insurability if you enroll online or mail your signed and completed application postmarked by April 22, 2016:
  - New participant (no current coverage)—receive $10,000, $20,000 or $30,000 in coverage.

- Current participant—receive an additional $10,000, $20,000 or $30,000 in coverage, not to exceed $250,000 (plan maximum).

- If your spouse provides acceptable evidence of insurability, you can apply for units of $10,000 up to $250,000.

To be eligible for coverage, your spouse must be younger than age 95. For coverage to become effective, you must be actively at work and your spouse must not be hospitalized, confined at home under the care of a doctor, or unable to perform the normal daily activities of a person of the same age and gender.

Coverage for Your Dependent Children
If you elect GUL for yourself or your spouse, you may also obtain term insurance for all of your unmarried, dependent children who are at least 14 days old and younger than 19 years old; or through age 24 if the child is unmarried and a full-time student and primarily supported by you; or 19 years of age or older if primarily supported by you because of a mental or physical handicap.

- For just one premium, you can cover all of your dependent children with guaranteed issue amounts of term insurance coverage for up to $20,000 in $2,000 units. When your child(ren) no longer qualifies as a dependent, they are eligible to enroll for GUL coverage as an adult.

- Dependent life insurance provides coverage for all of your dependent children. Should your last child covered under the GUL policy no longer be eligible, you must notify Cigna of this change in order for the payroll deductions to stop. You can download and print forms on the Cigna Trusted Advisor website or contact Cigna Customer Service at 1.800.231.1193. You can also access: Workday>Benefits>Life Insurance – Active>My Benefits>Group Universal Life Insurance – Voluntary Employee Paid>Forms>Service Life Change Form. The Life Change Form should be faxed to the number shown in the upper right corner of the Change Form.
For your dependent children’s coverage to be effective, they must not be hospitalized, confined at home under the care of a doctor, or unable to perform the normal daily activities of a person of the same age and gender.

**Cost of Insurance**

Use these charts to determine the cost of life insurance coverage only. To determine the cost of coverage, find your age or your spouse’s age in the left column of the rate chart, then read across to find the semi-monthly or bi-weekly cost of insurance for each $1,000 of coverage. These costs do not reflect any money going into the CAF.

Insurance costs include a 2% charge to cover administrative fees and premium tax.

Rates are subject to change but will not exceed the guaranteed maximum cost of insurance shown in your certificate. If you leave, retire, or change employers, higher rates will apply.

**Monthly Cost of Insurance**

<table>
<thead>
<tr>
<th>Age of Employee or Spouse*</th>
<th>Semi-Monthly (24 week) Cost of Insurance (Rates per $1,000)</th>
<th>Bi-weekly (26 week) Cost of Insurance (Rates per $1,000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 35</td>
<td>$0.0210</td>
<td>$0.0194</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.0300</td>
<td>$0.0277</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.0365</td>
<td>$0.0337</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.0585</td>
<td>$0.0540</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.0865</td>
<td>$0.0798</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.1525</td>
<td>$0.1408</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.1675</td>
<td>$0.1546</td>
</tr>
<tr>
<td>65-69</td>
<td>$0.2180</td>
<td>$0.2012</td>
</tr>
</tbody>
</table>

*Rates for age 70 and over are available upon request. Your age for calculating cost of insurance will be updated on each January 1. GUL insurance premiums and CAF contributions are paid for with after-tax dollars.

**Dependent Child Coverage**

<table>
<thead>
<tr>
<th>Amount of coverage for all your dependent children</th>
<th>Semi-Monthly (24 week) Cost</th>
<th>Bi-weekly (26 week) Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 2,000</td>
<td>$0.20</td>
<td>$0.18</td>
</tr>
<tr>
<td>$ 4,000</td>
<td>$0.40</td>
<td>$0.37</td>
</tr>
<tr>
<td>$ 6,000</td>
<td>$0.60</td>
<td>$0.55</td>
</tr>
<tr>
<td>$ 8,000</td>
<td>$0.80</td>
<td>$0.74</td>
</tr>
<tr>
<td>$10,000</td>
<td>$1.00</td>
<td>$0.92</td>
</tr>
<tr>
<td>$12,000</td>
<td>$1.20</td>
<td>$1.11</td>
</tr>
<tr>
<td>$14,000</td>
<td>$1.40</td>
<td>$1.29</td>
</tr>
<tr>
<td>$16,000</td>
<td>$1.60</td>
<td>$1.48</td>
</tr>
<tr>
<td>$18,000</td>
<td>$1.80</td>
<td>$1.66</td>
</tr>
<tr>
<td>$20,000</td>
<td>$2.00</td>
<td>$1.85</td>
</tr>
</tbody>
</table>

**How to Calculate Your Payroll Deduction for Group Universal Life Insurance**

1. Show the amount of insurance desired (1 to 10 times your base annual salary, rounded to the next higher $1,000, and spouse coverage in $10,000 units).

   = $_______ $_______

2. Divide the insurance amount you selected by $1,000 to determine how many “units” of insurance you’ll purchase.

   = _______ _______ units units

3. Next, use the rate chart on this page to determine your Semi-monthly or Bi-weekly Cost of Insurance. Find your age and your spouse’s age and enter the appropriate rate per $1,000 shown on the rate chart.

   = rate per $1,000 rate per $1,000

   Semi-monthly or Bi-weekly Cost of Insurance Semi-monthly or Bi-weekly Cost of Insurance

4. Multiply by the number of units of insurance from Step 2.

   = _______ _______ Semi-monthly or Bi-weekly Cost of Insurance Semi-monthly or Bi-weekly Cost of Insurance

Determine your total Semi-monthly or Bi-weekly deduction by adding the following:

Semi-monthly or Bi-weekly Cost of Insurance.  

(Step 4) (Step 4)

Contribution to the Cash Accumulation Fund, if elected. + _______ + _______

Dependent child(ren) coverage. Add to your or your spouse’s Semi-monthly or Bi-weekly contribution, if elected. + _______ + _______

Total Semi-monthly or Bi-weekly Deduction for GUL =
Information About Coverage

- No one can be covered as an employee and a dependent at the same time, or as the dependent of two employees, even if eligible.
- If you and your dependents meet the eligibility requirements, Cigna receives your electronic enrollment or insurance application by April 22, 2016 and you apply for an amount of life insurance coverage up to the guaranteed issue amount, your coverage will take effect on July 1, 2016.
- Certain limitations apply to individuals on a qualified leave of absence. You are eligible to apply for coverage during this limited-time enrollment opportunity; however your GUL coverage cannot become effective until your return to work status within 90 days of the July 1, 2016 effective date. PAI coverage cannot be effective until you return to active employment status.
- If you or your dependents apply for an amount of life insurance coverage that is greater than the guaranteed issue amount, or apply after the end date of your enrollment period, coverage will take effect on the date Cigna agrees in writing to cover you or your dependents. You may need to have a medical exam or provide a physician’s statement for coverage greater than the guaranteed issue amount.
- Employee or spouse coverage will end: when you cancel the coverage, when the group policy is canceled, when the premiums are not paid, on the Endowment Benefit Date (which is the policy anniversary date that is the same as or next following the insured’s 99th birthday), or when the insured dies, whichever comes first.
- Dependent children coverage will end: when your coverage ends (or when your spouse’s coverage ends, if dependent coverage is on the spouse’s certificate), you cancel their coverage, when they are no longer eligible, or when the insured dies, whichever occurs first.
Personal Accident insurance (PAI)—Plan Summary

PAI provides useful coverage at a cost that’s affordable to you. If you die as the result of a covered injury or covered accident, the benefits can help pay the mortgage and pay for your children’s college. If you are injured in a covered accident, this insurance can help pay for new living circumstances.

The National Safety Council (NSC) reports that in the U.S. the entire population of a city—about 121,000—died in 2010, the last year for which statistics are available, from accidents that could neither be foreseen nor prevented. That’s four Americans every minute who die in motor vehicle accidents, or common household mishaps such as falls, poisoning, choking or drowning. If that isn’t sobering enough, the NSC counted more than 30 million nonfatal injuries—the population of the 17 largest U.S. cities combined—in 2011, the last year for which it has compiled data. All this means that if you haven’t prepared, your loved ones can be facing severe financial distress if you die in an accident. And if you are in an accident and survive, will you be able to pay for your new lifestyle circumstances?

The answer is YES, with Cornell University PAI.

What You Get From Personal Accident Insurance

- **Large coverage, small price.** $2.00 a month gains you $100,000 of protection. For $2.00 a month, you can add another $100,000 to insure your spouse. You can even purchase up to $500,000 of coverage.

- **Cash for you.** PAI pays you benefits if you are injured in a covered accident, not just death benefits.

- **Protection on or off the job.** PAI pays whether the covered accident is work-related or not, anywhere in the world.

- **Protection if you change jobs.** If you leave Cornell University, or the policy is canceled, you can continue your benefits by converting to an individual plan. (Costs may change)

Did you Know?

- Accidents are the fifth leading cause of death for all Americans (following heart disease, cancer, chronic lower respiratory diseases and stroke).

- Accidents are the leading non-disease killer of younger Americans to age 44.

- In 2012, 63,000 accidental deaths occurred in U.S. households.


Who Is Eligible?

- You have this coverage available to you if you are an active, regular full-time or part-time employee of Cornell University, scheduled to work a minimum of 1,000 hours per calendar year or more; or you worked 1,000 hours a year or more during the immediately preceding calendar year; or 910 hours for County Extension employees.

- Your lawful spouse, if he or she is under age 70.

- Your unmarried dependent children and your spouse’s unmarried dependent children are eligible if they are under age 19; or through age 24 if they are full-time students; or 19 years of age or older if primarily supported by you because of mental or physical handicap.

- No one can be covered as an employee and a dependent at the same time, or as the dependent of two employees, even if eligible.

Coverage

Through the PAI plan, the following coverage is available at a group rate:

- **Personal Coverage.** You may select from $10,000 to $500,000 worth of coverage in $10,000 increments. If you select a benefit amount over $250,000, the amount cannot exceed 10 times your base annual salary.

- **Spouse Coverage.** You can enroll for spouse coverage of either 100% or 50% of the benefit amount you choose for yourself. This benefit cannot exceed $250,000.
Personal Accident insurance—Plan Summary cont.

- **Dependent Children Coverage.** You can enroll for dependent children coverage as well. This benefit for each covered child will be equal to 10% of your benefit amount. The benefit amount per child cannot exceed $25,000. The cost is the same regardless of the number of children covered.

- **Dependent Personal Accident Insurance** provides coverage for all of your dependent children. Should your last child covered under the policy no longer be eligible, you must notify Cigna of this change in order for the payroll deductions to stop. You can download and print forms on the Cigna Trusted Advisor website or contact Cigna Customer Service at 1.800.231.1193.

You can also access: Workday>Benefits>Personal Accident Insurance (PAI)>My Benefits>Personal Accident Insurance—Voluntary Employee Paid>Forms>Request for Change Form. The Request for Change Form should be faxed to the number shown in the upper right corner of the Change Form.

Beginning and Continuing Your Personal Accident Coverage

You may enroll for PAI coverage at any time without providing evidence of insurability. Coverage becomes effective as of the date we approve your application, provided the application has been received and the appropriate premium paid. Dependent coverage will start when your coverage begins.

If you are not actively at work, the effective date of your insurance will be deferred until you are actively at work. If your spouse is not actively at work or if your spouse or children are unable to engage in all the usual duties of a person of like age and gender, the effective date of their insurance will be deferred until they return to work or resume their usual duties. For insurance for your spouse and/or children to become effective, he/she must not be an inpatient in a hospital, confined at home and under the care of a physician for sickness or injury or totally disabled.

Your coverage will continue as long as Cornell University and Cigna continue to offer the program under the group policy, you are an eligible employee, and you pay the premium when due, and do not serve more than 30 days of full-time active duty in any Armed Forces. Coverage for your spouse and dependent children ends when your coverage terminates, when their premiums are not paid, or when they’re no longer eligible, whichever occurs first.

Changing from Group to Individual Coverage

If this group coverage ends before you reach age 70, for any reason except nonpayment of premiums, you can convert to an individual policy. No medical certification is needed. To continue your coverage, you must apply for the conversion policy and pay the first premium in effect for your age and occupation within 31 days after your group coverage ends. Family members may convert their coverage, as long as they have not reached the maximum age limitation. Converted policies are subject to certain benefits and limits as outlined in your certificate.

It’s made to order.

You can buy coverage for yourself only or for yourself, your spouse and your children.

It’s affordable.

A small amount of money can buy you a great deal of peace of mind. For $2.00 a month, you can obtain $100,000 of coverage. For $4.00 a month, you can obtain $100,000 of coverage each for you and your spouse.

It’s everywhere you are.

Because you never know when or where an accident is going to happen, PAI provides around-the-clock, around-the-world protection, whether you’re on or off the job. It offers insurance benefits if you, your covered spouse, or children are killed in an accident covered by the program, and accidental injury benefits if you or your covered family members are seriously injured in an accident covered by the program.
Personal Accident insurance—Plan Summary cont.

It's flexible.
You can purchase as much as $500,000 worth of coverage, depending on your needs and budget.\(^{\text{10}}\)

It's convertible.
If your employment status with Cornell University changes or ends, or the policy is canceled, you can continue your coverage on an individual basis.

Selecting Your Accident Coverage Amount
How much will PAI cost? It depends on the amount of coverage you feel you need and how much coverage you elect.

Cost of Insurance

<table>
<thead>
<tr>
<th></th>
<th>Semi-Monthly (24 Week) (Rates per $1,000)</th>
<th>Bi-Weekly (26 Week) (Rates per $1,000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$0.010</td>
<td>$0.009</td>
</tr>
<tr>
<td>Spouse</td>
<td>$0.010</td>
<td>$0.009</td>
</tr>
<tr>
<td>Children</td>
<td>$0.020</td>
<td>$0.018</td>
</tr>
</tbody>
</table>

Rates are subject to change.

Example:
If you select $250,000 of coverage for yourself, 50% benefit for your spouse and 10% for your dependent children, then:

For you:  
$250,000 / $1,000 = 250  
250 x $0.010 = $2.50 Semi-Monthly Cost

For your spouse:  
$125,000 / $1,000 = 125  
125 x $0.010 = $1.25 Semi-Monthly Cost

For your Child(ren):  
$25,000 / $1,000 = 25  
25 x $0.020 = $0.45 Semi-Monthly Cost

The total semi-monthly cost for you and your family would be $4.20 ($2.50 + $1.25 + $0.45).

If you also elect GUL coverage, add this amount to your total monthly payroll deduction for GUL to determine the total amount that will be deducted from your pay. (Note: PAI is paid for with after-tax dollars.)

Benefits Reductions
As you grow older, your benefits will be reduced according to the following schedule:

<table>
<thead>
<tr>
<th>Age</th>
<th>Benefit Reduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>70</td>
<td>68% of selected amount</td>
</tr>
<tr>
<td>75</td>
<td>47% of selected amount</td>
</tr>
<tr>
<td>80</td>
<td>32% of selected amount</td>
</tr>
<tr>
<td>85</td>
<td>16% of selected amount</td>
</tr>
</tbody>
</table>

If you elect coverage for your family members, accidental death & dismemberment\(^{11}\) benefits for your insured family members will be based on your selected benefit amount. Other plan benefits based on your selected amount will be determined by this reduction schedule. Coverage for your spouse ends when he or she reaches age 70. These reductions also apply if you elect coverage after age 69.

A Valuable Combination of Benefits
To help protect yourself and your family against losses due to accidents, PAI pays 100% of the benefit amount you select for accidental loss of life occurring within 365 days of a covered accident. A covered accident is a sudden unforeseeable and external event that results in injury or death and that occurs while coverage is in force. To help survivors of tragic accidents adjust to new living circumstances, Cigna will pay benefits for paralysis, dismemberment, loss of eyesight, speech, or hearing.
Personal Accident insurance—Plan Summary cont.

Accidental Death & Dismemberment Schedule

<table>
<thead>
<tr>
<th>If, within 365 days of a covered accident, bodily injuries result in:</th>
<th>Cigna will pay this % of the benefit amount:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>You or Your Spouse</td>
</tr>
<tr>
<td>Accidental loss of life</td>
<td>100%</td>
</tr>
<tr>
<td>Total paralysis of both upper and lower limbs</td>
<td>100%</td>
</tr>
<tr>
<td>Loss of any two: hand, foot or eyesight</td>
<td>100%</td>
</tr>
<tr>
<td>Loss of speech and hearing in both ears</td>
<td>100%</td>
</tr>
<tr>
<td>Loss of one hand, or foot, or sight in one eye</td>
<td>50%</td>
</tr>
<tr>
<td>Loss of speech or loss of hearing in both ears</td>
<td>50%</td>
</tr>
<tr>
<td>Total paralysis of both legs</td>
<td>50%</td>
</tr>
<tr>
<td>Total paralysis of arm and leg on one side of the body</td>
<td>50%</td>
</tr>
<tr>
<td>Loss of thumb and index finger on same hand</td>
<td>25%</td>
</tr>
</tbody>
</table>

If you suffer multiple injuries in one covered accident, you’ll receive only one amount—the largest amount to which you’re entitled.

Additional Benefits

It’s not easy to predict how a serious accident will affect your family. Some accidents could have serious financial ramifications if extensive rehabilitation is required. A widowed spouse may need to enhance work skills or acquire new ones. In addition to the benefits previously outlined, PAI provides benefits to help meet special needs and respond to special circumstances. Those additional benefits include: the Benefit for Children Requiring Special Care and for Wearing a Seat Belt.

For Children Requiring Special Care

PAI helps parents with children who survive severe accidents. If an insured child suffers a covered accidental injury, we will double the benefit amount, up to $50,000. If your child subsequently dies within 90 days as a result of the accident, then we will pay only the death benefit payable under the plan.

This additional benefit can help parents cope with the ongoing financial obligations associated with caring for children who require continued medical attention, rehabilitation services and a specialized educational environment.

For Wearing a Seat Belt

Wearing a seat belt when you’re in a moving vehicle is probably the simplest and certainly the cheapest way to protect yourself from injury due to accidents. To encourage insureds to adopt this practice, PAI offers the Seat Belt Benefit. This benefit automatically increases your coverage amount by 10% if you or a covered family member is killed in a covered accident while driving or riding in a private passenger vehicle* and while wearing a properly fastened seat belt (or, if the insured is a child, while protected by a child restraint system as defined by state law). The person’s death benefit will be increased by 10%, but will be no less than $1,000 or no more than $10,000. If it is unclear whether the insured had been wearing the required protection, the plan will pay a benefit of $1,000. No benefit will be paid if the official accident report is either not provided to us or it indicates that no seat belt was worn.

* A validly registered four-wheel private passenger (or policyholder-owned) car, station wagon, jeep, pickup truck or van-type car.

Loss of a hand or foot means severance through or above the wrist or ankle joint. Loss of sight means the total, permanent loss of sight of the eye. The loss of sight must be irrecoverable by natural, surgical or artificial means. Loss of speech means total, permanent and irrecoverable loss of audible communication. Loss of hearing means total and permanent loss of hearing in both ears, which cannot be corrected by any means. Loss of a thumb and index finger means complete severance through or above the metacarpophalangeal joints (the joints between the fingers and the hand). Paralysis means loss of use, without severance, of a limb. This loss must be determined by a doctor to be complete and not reversible. Severance means complete separation and dismemberment of the limb from the body.
Losses Not Covered by Personal Accident insurance
This plan doesn’t cover losses resulting directly or indirectly from, or caused by:

- Intentionally self-inflicted injury, suicide, or any attempt thereof
- Commission or attempt to commit a felony
- Parachuting; hang-gliding
- Declared or undeclared war or act of war
- Flight in, boarding or alighting from an aircraft or any craft designed to fly above the earth’s surface:
  - being flown by the Covered Person or in which the Covered Person is a member of the crew
  - designed for flight above or beyond the earth’s atmosphere
  - being used by any military authority, except an aircraft used by the Air Mobility Command or its foreign equivalent
  - being used for test or experimental purposes
- Sickness, disease, bodily 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
- Travel in any aircraft owned, leased or controlled by the subscriber, or any of its subsidiaries or affiliates. An aircraft will be deemed to be “controlled” by the Subscriber if the aircraft may be used as the Subscriber wishes for more than 10 straight days, or more than 15 days in any year
- A Covered Accident that occurs while engaged in the activities of active duty service for more than 30 days in the military, navy or air force of any country or international organization

Remember!

If you have any questions about information in this brochure, please contact 1.800.231.1193
Group Universal Life insurance is underwritten by Connecticut General Life Insurance Company. Personal Accident insurance is underwritten by Cigna Life Insurance Company of New York.

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Cigna companies are leading providers of insurance, employee benefits, health care, investment management, and financial services to businesses and individuals worldwide.

This information is a brief description of the principal provisions of the insurance coverage. It is not a contract. Complete terms and conditions of coverage are set forth in Group Policy No. 0059900 (02-L104410) on Policy Form No. XX603405 for Group Universal Life and Group Policy No. YOK-008416 on Policy Form No. LZ-4A45 for Personal Accident. The group policies are subject to the laws of the state in which they are issued. The coverage outlined in this brochure may vary by state.

1 Cigna Customer Service Center administration provided by Infosys McCamish Systems, LLC.
2 You have the ability to withdraw from or borrow against your cash accumulation fund. Withdrawals and loans can decrease the amount of the available death benefit. The minimum withdrawal amount is $250, and the maximum amount is the total cash value less any outstanding loans and less any future cost of insurance already billed.
3 You may want to seek advice from your personal legal or tax advisor before exercising this option.
4 The face amount of coverage that an insured may purchase in certain situations without satisfying the evidence of insurability requirement.
5 Please note that in certain states, restrictions may apply and ages may vary.
7 Calculated by dividing the number of accidental deaths that year into the number of minutes in a year: 525,600/121,000 = 4.3
10 Maximum benefit amount applies under age 70.
11 For the purpose of this brochure, whenever the term Personal Accident insurance or Accidental Death & Dismemberment is used, it is referring to the same insurance benefit.