Welcome to Cornell University!

As a new employee, you have the chance to enroll in a valuable benefit from CIGNA.

Group Universal Life insurance is a useful solution 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 all about the advantages of this program offered to you as a Cornell University employee and how to take advantage of this opportunity.

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.

The foundation of any successful plan is the assurance that you have the momentum to keep moving forward and the ability to overcome life’s challenges along the way.

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.

It’s easy and quick to safeguard yourself and your family with this Group Universal Life insurance coverage. Complete and sign the insurance application form included in this package and return it in the enclosed postage-paid envelope to the CIGNA Customer Service Center. Or fax it to CIGNA toll-free at 1.877.435.7181.

Please note: If you enroll within 60 days of your eligibility date, you may not have to take any medical tests or answer any health questions.

If you have any questions, please call the CIGNA Customer Service Center toll-free at 1.800.231.1193. Knowledgeable and friendly service representatives are available to answer your questions Monday through Friday, 9 a.m. to 6 p.m. Eastern time.

P.S. The group rates for Group Universal Life insurance mean you’d likely pay less than if you were to cover yourself on your own through an individual policy. Don’t you owe it to your family to look over this information?

Group Universal Life is underwritten by Connecticut General Life Insurance Company, a CIGNA Company.

“CIGNA,” “CIGNA Group Insurance” and the “Tree of Life” logo are registered service marks of CIGNA Intellectual Property, Inc., licensed for use by CIGNA Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries and not by CIGNA Corporation. Such operating subsidiaries include Life Insurance Company of North America, CIGNA Life Insurance Company of New York, and Connecticut General Life Insurance Company.

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 on Policy Form No. XX603405 for Group Universal Life. 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.
How Can Group Universal Life Insurance Benefit You?

At last, you can plan for your retirement and secure your loved ones’ lifestyle at the same time! You can save through the Cash Accumulation Fund and earn **tax-deferred interest** on your savings. Apply within 60 days of your eligibility date and you may not have to answer any medical questions.

Imagine looking ahead to a hopeful future.
Imagine the financial freedom to do what you want to do.
Imagine the confidence that your loved ones can continue to live the way they’re accustomed to living … in a comfortable home … with good medical care … with a quality education.

Now, you can look ahead with confidence. As a new employee, you are eligible for Group Universal Life insurance. This plan not only pays cash to your loved ones if you should die, but also gives you the opportunity for tax-deferred savings to pay for your retirement dreams.

What You Get From Group Universal Life Insurance

- **Money for you now.** You can call on your plan for low-interest loans.
- **Money for you later.** You earn interest on your savings, and the interest is tax-deferred.
- **Yours for the asking.** Apply within 60 days of your eligibility date and you may not have to answer any medical questions or provide any evidence of insurability.
- **Protection without payments.** If you’ve built up adequate cash value, you can stop making contributions temporarily and continue to enjoy your protection.
- **You can take it with you!** You can keep your coverage in force even if you leave, retire or change employers.
- **Large coverage, small price.** Depending on your age, you could receive up to $2,000,000 in coverage for as little as $108 a month.

Did you know?

- Seventeen million households—more than the entire population of three major cities—with dependent children admit they will have immediate trouble meeting everyday living expenses.
- A fourth of all households with dependent children say that if a primary wage earner dies, they’d be able to meet expenses for only a few months.
- To replace its income for the expert-recommended seven years, the typical married couple would need to double its current life insurance coverage.

http://www.limra.com/PDFs/NewsCenter/Materials/07USFAQ.pdf

Who Is Covered?

This coverage is made available to you as a Cornell University employee.

Refer to the Rates & Plan Sheet included with this kit for information about when this coverage may begin and other details.

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? 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.
Automatic Increase Option

With the Automatic Increase Option, your GUL coverage will automatically be raised (not to exceed the maximum allowed) on January 1 of each year, if salary increases qualify you for an additional coverage amount. 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 Customer Service Center at 1.800.231.1193.) 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 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/domestic partner becomes terminally ill and isn’t expected to live more than 12 months, you can receive up to 75% of your coverage amount—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 a 75% benefit would pay out on $100,000 of coverage:

$100,000 of GUL coverage
- $75,000 (75% tax-free, lump-sum payment)
= $25,000 remaining coverage amount

*You may want to seek advice from your personal legal or tax advisor before exercising this option.

Life Status Change Option

You can also obtain an additional guaranteed coverage amount of $20,000 for your spouse/domestic partner, not to exceed the plan maximum, during the following Life Status Changes: termination of a spouse/domestic partner’s employment; a change in the benefit plan available to the employee’s spouse/domestic partner; or a change in the employee’s or his or her spouse/domestic partner’s employment status that affects either person’s eligibility for benefits.

Cash Accumulation Fund

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. Even a small amount set aside on a regular basis can add up to significant savings over time. And you can do it painlessly with your Group Universal Life Insurance Cash Accumulation Fund. 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 Cash Accumulation Fund can help you reach them. The net cash value you build will earn interest that is income tax-deferred in most cases. The minimum 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 Cash Accumulation Fund 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 Cash Accumulation Fund is yours to use as financial needs arise. You can borrow against your Cash Accumulation Fund 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 do 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 Cash Accumulation Fund contributions).
- To make a withdrawal, call the CIGNA Customer Service Center, and ask for the appropriate form.
- If you want to take out a loan, you can arrange your own repayment schedule with the CIGNA Customer Service Center. 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.
Rates & Plan Sheet—Group Universal Life (GUL) Insurance

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 annual base 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 within 60 days of your eligibility date without evidence of insurability: Five times your base annual salary, rounded to the next higher $1,000, or $1,000,000, whichever is less.

If you provide evidence of insurability, you can:

- **Purchase more than the guaranteed issue amount**—up to ten 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 or Domestic Partner**

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

- In $10,000 units, up to the maximum of $250,000.

- **Guaranteed issue amount available for your spouse during your first 60 days of eligibility without evidence of insurability:** $40,000.

- The guaranteed issue amount is also available for your new spouse within 60 days of your marriage date without evidence of insurability.

If your spouse provides evidence of insurability, you can apply for:

- Coverage 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 Children**

If you elect GUL for yourself or your spouse, you may also purchase 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 a full-time student and primarily supported by the employee, or 19 years of age or older and primarily supported by the employee because of a mental or physical handicap.

For just one premium, you can cover all of your dependent children for one of the following amounts:

- You can obtain up to $20,000 in guaranteed issue amounts of guaranteed term insurance coverage, in $2,000 units.

- For your 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.

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1The face amount of coverage that an insured may purchase in certain situations without satisfying the evidence of insurability requirement.

2Domestic Partner is defined in the group policy. For the purpose of this brochure, whenever the term Spouse appears it shall also include Domestic Partner. In order to be eligible for coverage, a Domestic Partner must: 1) be legally prohibited from marrying the Employee; 2) not be currently legally married to any other person; and 3) not be a blood relative of the Employee any closer than would prohibit legal marriage. Please refer to your employer’s “Statement of Partnership” for additional eligibility requirements.

3Please note that in certain states, restrictions may apply, and ages may vary.

Kit # 594026 (9/09)
AR # 9909-12549 (9/09)
Information on Coverage

- Even if eligible for both, no one can be covered as an employee and a dependent at the same time, or as the dependent of two employees. If you meet the eligibility requirements, and CIGNA receives your enrollment form within 60 days of your eligibility date, your coverage will take effect on the later of the plan effective date, or the date the first payroll deduction is authorized. Provided your dependents’ applications have been received, their coverage will take effect on the later of your coverage effective date or the date they become eligible.

- If you or your spouse apply for an amount of life insurance coverage that is greater than the guaranteed issue amount, or apply 60 days or more after becoming eligible, coverage will take effect on the date CIGNA agrees in writing to cover you or your spouse. 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 Certificate Maturity 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 their 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.

Monthly Cost of Insurance

Use these costs to determine the monthly 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 Monthly Cost of Insurance chart below, then read across to find the monthly cost of insurance for each $1,000 of coverage. These costs do not reflect any money going into the Cash Accumulation Fund.

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 terminate or retire from active employment with Cornell University, higher rates will apply.

<table>
<thead>
<tr>
<th>Age of Employee or Spouse*</th>
<th>Monthly Cost of Insurance (Rates per $1,000) Employee or Spouse</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 35</td>
<td>0.054</td>
</tr>
<tr>
<td>35-39</td>
<td>0.073</td>
</tr>
<tr>
<td>40-44</td>
<td>0.090</td>
</tr>
<tr>
<td>45-49</td>
<td>0.145</td>
</tr>
<tr>
<td>50-54</td>
<td>0.218</td>
</tr>
<tr>
<td>55-59</td>
<td>0.382</td>
</tr>
<tr>
<td>60-64</td>
<td>0.418</td>
</tr>
<tr>
<td>65-69</td>
<td>0.546</td>
</tr>
</tbody>
</table>

*Your age for calculating monthly cost of insurance will be updated on each January 1.

Rates for age 70 and over are available upon request.

<table>
<thead>
<tr>
<th>Dependent Child Coverage Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,000 of coverage for all your dependent children</td>
</tr>
<tr>
<td>$4,000 of coverage for all your dependent children</td>
</tr>
<tr>
<td>$6,000 of coverage for all your dependent children</td>
</tr>
<tr>
<td>$8,000 of coverage for all your dependent children</td>
</tr>
<tr>
<td>$10,000 of coverage for all your dependent children</td>
</tr>
<tr>
<td>$12,000 of coverage for all your dependent children</td>
</tr>
<tr>
<td>$14,000 of coverage for all your dependent children</td>
</tr>
<tr>
<td>$16,000 of coverage for all your dependent children</td>
</tr>
<tr>
<td>$18,000 of coverage for all your dependent children</td>
</tr>
<tr>
<td>$20,000 of coverage for all your dependent children</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/domestic partner coverage in $10,000 units).

   \[
   = \text{units} \times \text{units} 
   \]

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

   \[
   = \frac{\text{units}}{1,000} \text{rate per $1,000} 
   \]

3. Next, use the rate chart on this page to determine your Monthly Cost of Insurance. Find your age and your spouse/domestic partner’s age and enter the appropriate rate per $1,000 shown on the rate chart.

   \[
   \times \text{Monthly Cost of Insurance} 
   \]

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

   \[
   = \frac{\text{Monthly Cost of Insurance}}{\text{Monthly Cost of Insurance}} 
   \]

Determine your total monthly deduction by adding the following:

- Monthly 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/domestic partner’s monthly contribution, if elected. + _____ + _____

Total Monthly Deduction for GUL =
Welcome to Cornell University!

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It’s easy and quick to safeguard yourself and your family with this Personal Accident Insurance coverage. Complete and sign the insurance application form included in this package and return it in the enclosed postage-paid envelope to the CIGNA Customer Service Center. Or fax it to CIGNA toll-free at 1.877.435.7181.

If you have any questions, please call the CIGNA Customer Service Center toll-free at 1.800.231.1193. Knowledgeable and friendly service representatives are available to answer your questions Monday through Friday, 9 a.m. to 6 p.m. Eastern time.

P.S. The group rates for Personal Accident Insurance means you’d likely pay less than if you were to cover yourself on your own through an individual policy. Don’t you owe it to your family to look over this information?

The coverage outlined in this brochure may vary by state.

CIGNA Group Insurance products and services are provided by underwriting subsidiaries of CIGNA Corporation, including CIGNA Life Insurance Company of New York.

The term “CIGNA” is used to refer to these subsidiaries and is a registered service mark.

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 on Policy Number YOK-008416 on Policy Form No.LZ-5196 for Personal Accident Insurance. The group policies are subject to the laws of the state in which they are issued.

The policy provides ACCIDENT ONLY coverage. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department.

IMPORTANT NOTICE - THE POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.
How Can Personal Accident Insurance Benefit You?

Personal Accident Insurance 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) estimates that the entire population of a small city—105,000—will die this year from accidents that you can neither foresee nor prevent. Every five minutes, the NSC says, an American dies in a motor vehicle accident, or common household mishap such as a fall, poisoning, choking or drowning. If that weren’t sobering enough, the NSC counted more than 24 million nonfatal injuries—the population of the eight largest U.S. cities combined!—in 2005, the last year for which it has compiled data. All this means that if you haven’t prepared, your loved ones could be facing severe financial distress if you were to die in an accident. And if you were in an accident and survived, would you be able to pay for your new lifestyle circumstances?

The answer is YES, with Cornell University Personal Accident Insurance.

What You Get From Personal Accident Insurance

- **Large coverage, small price.** $2.10 a month gains you $100,000 of protection. For $2.20 a month, you can add another $100,000 to insure your spouse/domestic partner.* You can even purchase up to $500,000 of coverage.¹
- **Cash for you.** Personal Accident Insurance pays you benefits if you are injured in a covered accident, not just death benefits.
- **Protection on or off the job.** Personal Accident Insurance 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)

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¹Maximum benefit amount applies under age 70.

²This rate was computed by extrapolating from the following wording in the release: “Since 1992, the death rate from injuries in home and community settings increased 30 percent.” This computation was based on comparing the rate stated above to the inflation rate over that period, available from a number of sources.

*Domestic Partner is defined in the group policy. For the purpose of this brochure, whenever the term Spouse appears it shall also include Domestic Partner. In order to be eligible for coverage, a Domestic Partner must: 1) be legally prohibited from marrying the Employee; 2) not be currently legally married to any other person; and 3) not be a blood relative of the Employee any closer than would prohibit legal marriage. Please refer to your employer’s “Statement of Partnership” for additional eligibility requirements.
Changing from Group to Individual Coverage

If this group coverage ends before you reach age 70, for any reason except nonpayment of premium, 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.

Beginning and Continuing Your Personal Accident Coverage

An employee may enroll for Personal Accident Insurance 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/domestic partner is not actively at work or if your spouse/domestic partner 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/domestic partner and/or children to become effective, he/she must not be an inpatient in a hospital, receiving chemotherapy or radiation therapy on an outpatient basis, 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 Group Insurance 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.

Who Is Covered?

Every eligible member of your family.

You have this coverage available to you as a 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/domestic partner is eligible if he or she is under age 70.

Your unmarried dependent children and your domestic partner’s unmarried dependent children are eligible if they are under age 19, or under age 25 if they are full-time students.

No one may be covered more than once under this Policy. If covered as an employee, you cannot also be covered as a dependent.

Coverage

Through the Personal Accident Insurance program, you can purchase the following coverage at a group rate. Subject to any applicable restrictions or limitations in the Personal Accident Insurance policy, this coverage provides benefits for you and your entire family, now and in the future.

Personal Coverage

You may select coverage from $10,000 to $500,000 worth of coverage for yourself in $10,000 units. If you select a benefit amount over $250,000, the amount cannot exceed 10 times your annual salary.

Spouse and Child Coverage

You can purchase coverage for your eligible spouse of either 100% or 50% of the benefit amount you choose for yourself. The maximum benefit amount cannot exceed $250,000. For just one premium, you can cover all your dependent children equal to 10% of your benefit amount. The maximum benefit amount cannot exceed $25,000 per child.
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 $2.10 a month, you can obtain $100,000 of coverage. For $4.30 a month, you can obtain $100,000 of coverage for you and your spouse.

It’s everywhere you are.

Because you never know when or where an accident is going to happen, Personal Accident Insurance 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.

It’s flexible.

You can purchase as much as $500,000 worth of coverage, depending on your needs and budget.

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 Personal Accident Insurance cost? It depends on the amount of coverage you feel you need and how much coverage you elect.

Monthly Cost of Insurance

<table>
<thead>
<tr>
<th></th>
<th>Employee Only</th>
<th>Spouse/Domestic Partner Only</th>
<th>Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.021 per $1,000 of coverage</td>
<td></td>
<td></td>
<td>$0.044 per $1,000 of coverage</td>
</tr>
</tbody>
</table>

Example:

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

For you:

$250,000 / $1,000 = 250
250 x $0.021 = $5.25 Monthly Cost

For your spouse/domestic partner:

$125,000 / $1,000 = 125
125 x $0.022 = $2.75 Monthly Cost

For your Child(ren):

$25,000 / $1,000 = 25
25 x $0.044 = $1.10 Monthly Cost

The total monthly cost for you and your family would be $9.10 ($5.25 + $2.75 + $1.10).

Benefits Reductions

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

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

If you elect coverage for your family members, accidental death & dismemberment 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 education schedule. Coverage for your spouse/domestic partner ends when he or she reaches age 70. These reductions also apply if you elect coverage after age 69.

1Maximum benefit amount applies under age 70.

*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.
A Valuable Combination of Benefits

To help protect yourself and your family against losses due to accidents, Personal Accident Insurance 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 event that results in injury or death and that occurs while coverage is in force. To help survivors of severe accidents adjust to new living circumstances, CIGNA will pay benefits for dismemberment, loss of eyesight, speech and hearing, and paralysis.

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/ Domestic Partner</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></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></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></td>
</tr>
<tr>
<td>Total paralysis of both legs</td>
<td></td>
</tr>
<tr>
<td>Total paralysis of arm and leg on one side of the body</td>
<td></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.

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). Severance means complete separation and dismemberment of the limb from the body. Paralysis means total loss of use, without severance, of a limb. This loss must be determined by a doctor to be complete and not reversible.

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, Personal Accident Insurance 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

Personal Accident Insurance 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, Personal Accident Insurance 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.
Losses not Covered by Personal Accident Insurance

This policy doesn’t cover losses resulting directly or indirectly from, or caused by:

- Intentionally self-inflicted injury, suicide, or any attempt there at while sane or insane
- Commission or attempt to commit a felony or an assault
- 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
- 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
- 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 in the military, navy or air force of any country or international organization.
Welcome to Cornell University!

As a new employee, the University provides Basic Life Insurance coverage, at no cost to you.

Basic Life Insurance is a useful solution 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 all about the advantages of this program offered to you as a Cornell University employee.

CIGNA Group Insurance will maintain beneficiary records for the Basic Life Insurance coverage provided by the University. Please complete the enclosed beneficiary form and return to CIGNA in the postage-paid envelope. In the future, you may contact the CIGNA Customer Service Center to change or confirm your beneficiary designation.

If you have any questions, please call the CIGNA Customer Service Center toll-free at 1.800.231.1193. Knowledgeable and friendly service representatives are available to answer your questions Monday through Friday, 9 a.m. to 6 p.m. Eastern time.

The coverage outlined in this brochure may vary by state.

CIGNA Group Insurance products and services are provided by underwriting subsidiaries of CIGNA Corporation, including CIGNA Life Insurance Company of New York.

The term “CIGNA” is used to refer to these subsidiaries and is a registered service mark.

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 on Policy Form No.TY-005150 for Basic Life Insurance. The group policies are subject to the laws of the state in which they are issued.
How Can Basic Life Insurance Benefit You?

A Foundation of Protection

The University provides Basic Life Insurance coverage, at no cost to you, as long as you meet the eligibility criteria. The coverage amount equals one-half of your annual budgeted salary, rounded to the next higher even $1,000, up to a maximum benefit of $50,000. Your amount of Basic Life Insurance will fluctuate with any salary increases/decreases you may receive throughout the year.

You are eligible as long as you are an employee of Cornell University, scheduled to work at least 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 Services employees.

The coverage becomes effective the first day you’re eligible and remains in force for as long as you remain a Cornell University employee. If you ever leave the university, you can retain this coverage by converting it to an individual policy.