



HUMAN RESOURCES

(518) 388-6108

www.union.edu/HR

BUSINESS TRAVEL ACCIDENT INSURANCE PLAN

Accidents strike without warning and usually have a devastating effect. While Union College cannot prevent accidents from happening, we can help to protect you from the resulting financial burden an accident can cause. This fully college paid benefit is an investment in the future of Union College because it helps to protect our most valuable asset – our employees.

Why do you need Business Travel Accident Insurance?

- To compensate your beneficiary for your accidental death or yourself for dismemberment or paralysis.
- To protect you while you're traveling, anywhere, on business for your employer.
- To get access to specialized services such as Emergency Medical Evacuation or Repatriation of Remains.
- Because your job is a major aspect of your life and Business Travel may be a major aspect of your job.

Business Travel Accident Coverage Summary

This program provides a benefit of \$300,000 if you die in an accident while traveling on Union College business (other than commuting to and from work). The benefit is payable to the beneficiary you name in your group life insurance policy. The policy also pays an accidental death and dismemberment benefit, from 25% to 100% of the principle amount, depending on the severity of the disabling condition (loss of a hand, foot, sight, speech, hearing, quadriplegia, paraplegia, hemiplegia, uniplegia, etc.). Medical evacuation and repatriation coverage, bomb scare/search/explosion coverage, and seat belt coverage are also included. Human Resources can help you or your dependents in filing a claim.

Who do I contact if I need travel assistance or have a travel emergency?

- Refer to the MEDEX Identification Card assistance summary.
- Your identification card lists the information that you will need to use if you choose to contact MEDEX for travel assistance (group number, phone numbers, etc.).
- MEDEX provides travel assistance worldwide and 24 hours per day if you are traveling on business for Union College OR for pleasure.

The level of protection provided by your plan would be rather expensive if purchased individually. Union College values its employees and their well-being and provides this coverage to you at no cost.

To learn more please review the Summary Plan description or contact Human Resources at ext. 6108.