

This brochure explains the general purposes of the insurance provided under the Group Policy 57 SR 560999 (accident) or 57 CH 144856 (sickness) issued. All coverages are subject to actual policy conditions and exclusions.

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California UC-4H
**ACCIDENT/
SICKNESS
INSURANCE
PROGRAM**

Sponsored by
University of California
Cooperative Extension
Division of Agriculture and Natural Resources

BLANKET ACCIDENT/SICKNESS INSURANCE PROGRAM

Who is covered?

Members of UC-4H and volunteer leaders are protected when taking part in or attending an approved, regularly supervised activity. One time participants are also covered. They are also covered while traveling to or from a unit activity, and while traveling directly between home and a group meeting place for scheduled activity.

What is covered?

The California UC-4H Accident/Sickness Insurance Program is an "accident" and "sickness" policy. It is designed to provide benefits to group members for certain losses resulting from a covered accidental injury or illness, subject to the limitations of the policy. Payment for property damage is not covered by this policy.

What are the benefits?

A. Accidental Death

If an injury results in loss of life within 180 days after the date of the accident, The Hartford will pay the Accidental Loss of Life benefit of \$10,000.

B. Loss of sight and dismemberment

If an injury results in loss of sight or dismemberment within 180 days after the date of an accident, The Hartford will pay as shown below:

Sight of both eyes	\$15,000
Both hands or both feet	\$15,000
One hand and one foot	\$15,000
Either hand or foot and sight of one eye	\$15,000
Either hand or foot	\$7,500
Sight of one eye	\$7,500
Thumb and index finger of either hand	\$3,750

Loss of hand or foot means severance through or above the wrist or ankle joint. Loss of eye means entire and irrecoverable loss of sight. Loss of thumb

and index finger means actual severance through or above metacarpophalangeal joints.

The Hartford will not pay more than the largest amount shown for all losses due to the same accident.

C. Accident Medical Coverage

Subject to the maximum benefit of \$10,000, The Hartford will pay the reasonable and customary expenses* for necessary medical or surgical treatment, services or supplies if the first expense is incurred within 52 weeks of the date of accident. For any one accident, all covered expenses will be paid up to the Maximum Amount if they are incurred within two years from the date of accident. Injury to natural teeth is payable to a maximum of \$1,000.

D. Sickness Coverage

In addition to Accidental Benefits, there is sickness coverage for UC-4H sponsored camps or other trips. When a member becomes ill on such a trip or event, The Hartford will pay the reasonable and customary expenses* for necessary medical or surgical treatment, services or supplies if the first expense is incurred within 30 days after the sickness begins. For any one sickness, all covered expenses will be paid up to the Maximum Amount of \$2,500 if they are incurred within 52 weeks from the date of the sickness.

How do I file a claim?

Claim forms can be obtained from your UC-4H Leader or Advisor. Complete the form and attach your medical claims from the accident or illness. If you have paid the claim, please indicate that reimbursement is to go to you.

The supervising Leader or Advisor will review and sign the form and send it to the Cooperative Extension County Office. The Advisor in the Cooperative Extension will review and sign the form and forward it to The Hartford for processing. Please be sure that all questions are answered including type of activity and County.

Exclusions

This policy does not cover loss resulting from: sickness or disease (except as mentioned in sickness coverage); intentionally self-inflicted injuries, suicide or attempted suicide, whether sane or insane; flying in any aircraft other than a regularly scheduled airline; injury sustained as a team member while practicing for or participating in any athletic game, event or tournament sponsored by or under the direction of any organized amateur league, conference or association, or traveling to or from such practice or participation; while participating in an activity which constitutes competition between a person and an animal; expenses incurred for the repair or replacement of existing dentures, partial dentures, braces, fixed or removable bridges, or other artificial dental restoration; expenses incurred for the repair or replacement of artificial limbs or orthopedic braces, or expenses covered under any automobile reparations insurance (no fault) or automobile insurance medical payments benefit.

Appealing Denial of a Claim to The Hartford

On any denied claim, an Insured Person or his representative may appeal to The Hartford for a full and fair review. The claimant may:

- request a review upon written request within 60 days of receipt of claim denial
- review pertinent documents; and
- submit issues and comments in writing

* Reasonable and customary expenses means the amount of such expenses which are not in excess of the average charges made for such medical or surgical treatment, services or supplies in the locality where treatment, services or supplies are received, taking into consideration the nature and severity of the injury.