



HOWARD
UNIVERSITY

2013 HOWARD BENEFITS **NEW**
VOLUNTARY ACCIDENT AND LIFE PLANS



INFORMATION AND RESOURCES FOR HOWARD UNIVERSITY EMPLOYEES



Learn More & Win a \$30 Gift Card from Target!

Watch for details of when and where these group meetings will be held, attend a meeting and enter to win a \$30 Gift Card from Target!*

Our Enrollment Counselors will be in attendance, they can answer your questions and help you enroll in one or both new benefits.

*1 card will be awarded at each meeting with 10 or more attendees.



Enroll at your own pace when you are ready

All you have to do to enroll in the Howard Benefits NEW Accident or Life plan is to visit our self-enroll website at www.howardenroll.com or call 1-866-580-3771. One of our friendly and helpful counselors will take all the time you need to answer your questions and help you make a good decision. The plans are voluntary and you can pay for them through convenient payroll deduction. You have until **April 30th** to enroll.

Click [Here](#) or go to www.HowardEnroll.com to Self-Enroll Now!



Or Call [1-866-580-3771](tel:1-866-580-3771) to speak to an Enrollment Counselor
The Call Center is open Monday thru Friday 8am – 6pm ET

Endorsed by:

North Carolina Mutual
LIFE INSURANCE COMPANY

ACCIDENT CHAMPION FROM COMBINED INSURANCE



ACCIDENTS HAPPEN. AND THEY CAN BE COSTLY.

Driving your car. Doing yard work. Walking down steps. Playing in a soccer league. When you least expect it, and accident happens. No one ever plans to be injured due to an accident. Unfortunately, the costs incurred from accidents can also injure your pocket book. Insurance deductibles, co-pays and other out-of-pocket expenses can add up quickly. That is why you should have the Accident Champion from Combined Insurance Company.

Consider the following:

- Every hour nearly 3,000 accidents result in some type of disabling injury.¹
- Nearly four out of ten people are treated in hospital emergency departments each year.¹

COVERAGE FEATURES OF THE ACCIDENT CHAMPION

Provides additional money directly to you regardless of any other insurance you may have:

- Benefits paid for hospitalization, emergency room visits, rehab/recovery, fractures, dislocations, lacerations, concussion and much more.
- Coverage available for you and your entire family.

Sports Package increases your benefits 25%, up to \$1,000 per person for injuries resulting from participation in organized sports.

¹ National Safety Council, Injury Facts, 2010 Edition
See page 6 for additional plan details



LifeTime Benefit Term Insurance with Long Term Care

*Term Life Insurance that lasts a lifetime!**

LifeTime Benefit Term...an efficient and affordable solution for Pre and Post-Retirement Life Insurance **AND** Long Term Care Needs. This is your only opportunity to choose up to \$100,000 of coverage for yourself, Guaranteed Issue! (*\$150,000 Conditional Issue and \$250,000 Simplified Issue*) and up to \$75,000 for your spouse with a couple of qualifying questions (*\$125,000 Simplified Issue*). Children’s coverage is also available up to \$25,000.

Your Long Term Care Benefit...This Converts your Death Benefit to a Living Benefit for Long Term Care. For example, a \$50,000 Death Benefit can provide \$2,000 per month toward Long Term Care expenses for up to 25 months!



Included Riders

Accelerated Death Benefit for Long Term Care – You become eligible for benefits by being certified by a physician as being both chronically ill and confined to a nursing or assisted living facility, or by receiving home health or adult day care services. After a 90-day elimination period the monthly benefit is 4% of the base death benefit for a maximum benefit period of 25 months.

Accelerated Death Benefit for Terminal Illness – You can receive up to 50% of the death benefit if diagnosed as terminally ill, with the remaining death benefit being paid to the employee’s beneficiary.

Optional Riders

Dependent Child Benefit – You may insure dependent/eligible children age 15 days through 25 years, for ages 0-18 coverage amount is \$25,000, for ages 19-25 coverage amount is based on what \$3 a week will purchase. All dependent/eligible children must be insured.

Accidental Death Benefit – This rider will pay twice the death benefit if death results from an accident, maximum benefit \$150,000.

Waiver of Premiums/Payor Waiver of Premium – Premiums will be waived if the insured become totally disabled for at least a 6-month period prior to age 60, available at issue ages 20-55.

See additional policy details on page 7

* To Age 121. Fidelity Life Association, A Legal Reserve Life Insurance Company is headquartered in Chicago, IL and licenses in all states and the District of Columbia, except for WY and NY. LifeTime Benefit Term (LBT Policy Form – WP300, LBT Certificate Form – WC300, LTC Optional Benefit – W3006) and some optional benefits are not available in all states. Certain optional benefits are available at additional costs. The certificate contains a guarantee ensuring the initial death benefit will last for the longer of 25 years or to age 70 and thereafter can never be less than 50% of your initial death benefit. Long Term Care and Extension of Benefits premiums are not guaranteed. Any accelerated death benefit received for either Long Term Care or Terminal Illness will reduce, by a like amount, the total benefit amount available under the certificate. A two-year suicide exclusion applies (one year in some states). Our NAIC number is 63290

Why buy Life Insurance? Have you ever considered that your earning power is your most valuable asset? How will you protect it? In considering a life insurance purchase there are two general questions to ask yourself:

How much life insurance is enough? While life insurance can never replace you, it can provide much needed funds for personal family needs. Over time inflation reduced the buying power of your current Life Insurance death benefits. Therefore, even if your needs have not increased, you should consider additional coverage...just to stay even.

What type of life insurance should I buy? You should look for a policy that is portable and has the ability to stay with you throughout your lifetime. Most people need some level of insurance after they retire to age 121. Fidelity's LifeTime Benefit Term insurance combines the advantages of Term Insurance with the protection and portability of Permanent Insurance with no increase in life base premium.

Sample Cost*				
Name	Age	Nicotine Use	Coverage Amount	Cost per Week
Female	30	Non-Nicotine	\$ 82,109	\$9.50
Male	35	Non-Nicotine	\$ 66,686	\$9.50
Female	40	Non-Nicotine	\$ 51,781	\$9.50

*Cost of optional benefit riders not included. This is for illustrative purposes only. See your contract for exact costs and benefits.



Howard University – Schedule of Benefits and Rates

COMBINED ACCIDENT CHAMPION								
Plan	Gold	Platinum	Diamond		Plan	Gold	Platinum	Diamond
Coverage Type	24-hour							
Initial Care Benefits								
First Accident	\$100	\$100	\$100		Hospital/Facility Confinement			
Emergency Room	\$75	\$100	\$125		Hospital Confinement	\$150	\$225	\$250
Urgent Care	\$50	\$75	\$100		ICU Confinement	\$300	\$450	\$500
Initial Dr. Visit	\$25	\$50	\$50		Rehab Admission	\$500	\$1,000	\$1,250
Hospital/Facility Benefits					Rehab Confinement	\$90	\$135	\$150
Standard Admission	\$500	\$1,000	\$1,250		Recovery Benefit – No. of Days – 7	\$50	\$75	\$100
ICU Admission	\$1,000	\$2,000	\$2,500					
Additional Benefits								
Accidental Death					Dislocations – Up to	\$3,600	\$4,400	\$4,800
Employee	\$20,000	\$20,000	\$20,000		Emergency Dental			
Spouse as % of EE	\$20,000	\$20,000	\$20,000	Crown	\$200	\$300	\$400	
Child as % of EE	\$4,000	\$4,000	\$4,000	Extraction	\$50	\$75	\$100	
AD Common Carrier	4X	4X	4X	Eye Injury	\$200	\$250	\$300	
Ambulance (air)	\$1,000	\$2,000	\$2,000	Coma	\$7,500	\$10,000	\$12,500	
Ambulance (ground)	\$120	\$200	\$200	Follow-up Treatment – Max Visits – 3	\$25	\$50	\$50	
Appliance	\$75	\$100	\$100	Fractures – Up to	\$5,000	\$6,000	\$7,000	
Blood, Plasma, Platelets	\$200	\$300	\$300	Herniated Disc	\$400	\$500	\$750	
Burns				Knee Cartilage – Torn	\$400	\$500	\$750	
Level 1	\$750	\$1,000	\$1,000	Lacerations	\$20-\$300	\$30-\$400	\$30-\$500	
Level 2	\$1,500	\$2,000	\$2,000	Lodging per night	\$100	\$125	\$150	
Level 3	\$7,500	\$10,000	\$10,000	Loss of hands, feet, sight	\$10,000	\$14,000	\$20,000	
Skin Graft	25%	25%	25%	Loss of fingers or toes	\$1,200	\$1,500	\$2,000	
Catastrophic				Major Diagnostic Exam – (CT, MRI, etc.)	\$100	\$150	\$200	
EE	\$25,000	\$25,000	\$25,000	Organ Loss	\$2,500	\$2,500	\$2,500	
Spouse	\$25,000	\$25,000	\$25,000	Outpatient Surgery Facility	\$25	\$25	\$25	
Child	\$12,500	\$12,500	\$12,500	Additional benefit for surgeries performed as outpatient				
Chiropractic Care – Max Visits – 3	\$25	\$25	\$25	Physical Therapy – Max Visits	\$25	\$50	\$50	
Concussion	\$60	\$100	\$100	Prosthetics	\$500	\$1,000	\$1,500	
Family Care	\$25 per day, per child in child care center, while parent is confined, up to 30 days			Sports Package		<i>Benefits are 25% higher when accident is due to organized sports. Up to \$1000 per person/per year.</i>		
Surgery – Abdominal or Thoracic	\$750	\$1,500	\$1,500	X-Ray	\$20	\$30	\$40	
Tendon, Ligament, Rotator Cuff	\$400	\$500	\$750	Wellness	\$25	\$25	\$50	
Transportation	\$300	\$500	\$600					
Weekly Premiums								
EE	\$2.30	\$3.19	\$3.83					
EE + Spouse	\$4.19	\$5.83	\$7.01					
EE + Children	\$4.37	\$6.16	\$7.40					
Family	\$6.26	\$8.80	\$10.58					

Fidelity LifeTime Benefit Term Policy Language

Children's LBT Certificate: Eligible dependent children may be insured under the Dependent Child Optional Benefit Rider (children's term rider) or through an LBT individual certificate, but not both.

The same eligibility and dependent child rules that are applicable to the Dependent Child Optional Benefit Rider will also apply to the LBT individual certificate. Issue ages under the LBT certificate are 15 days through age 25 for all eligible dependent children and 15 days through age 18 for eligible dependent grandchildren. If choosing the LBT individual certificate approach, all eligible dependent children must be insured under the certificate and for the same amount of coverage subject to minimum premium requirements. Additional terms and conditions apply.

Accidental Death Optional Benefit (ADOB): This Optional Benefit provides an additional death benefit if the Insured dies as the result of an accident as provided for in the Accidental Death Optional Benefit form. The total amount of Accidental Death Optional Benefit allowed may not exceed the face amount of the certificate to an overall maximum amounts of \$150,000. For new Coverage the Accidental Death Optional Benefit amount is normally set equal to the initial face amount. This Optional Benefit is available on an employee, spouse, common-law spouse, domestic partner, fiancé. Accidental Death Benefit will be underwritten on the same basis of the coverage being applied for.

The Insured issue ages are age 20 through age 60 (age last birthday as of the Coverage Effective Date). If the Accidental Death Optional Benefit coverage is requested to be added to an inforce certificate, it will be subject to simplified eligibility underwriting and the overall maximums as described above. This Optional Benefit expires on the policy anniversary on or next following the Insured's 65th birthday. If the Certificate face amount is decreased below the face amount that was in effect on the Coverage Effective Date, the Accidental Death Optional Benefit will be decreased accordingly. Please see Accidental Death Optional Benefit form for additional details.

Waiver of Premium Optional Benefit (WPOB): This Optional Benefit is not available for a spouse, common-law spouse, domestic partner, or fiancé. The Waiver of Premium Optional Benefit provides for the waiver of the Certificate's premium if the employee becomes totally disabled prior to age 60. Total disability is defined as the inability of the Insured to substantially perform the essential duties of any Occupation in the usual and customary way due to bodily injury or disease. Any Occupation means an Occupation the Insured may qualify by reason of education, training or experience.

The total disability of the Insured must: a: Begin while this Optional Benefit is in force. b: Begin before the Coverage anniversary on which the Insured is age 60. And c: Be continuous for at least a 6 month period.

Any premium due and paid since the start of Total Disability will be refunded. Notice and proof that the employee has become disabled will be required. See Optional Benefit for requirements. This Optional benefit may be added to the employee policy at the option of the employee. Waiver of Premium Optional Benefit will be underwritten on the same basis as the coverage being applied for. Employee issue ages are age 20 through age 55 (age last birthday as of the Coverage Date). This Optional Benefit expires on the certificate anniversary on or next following the Insured's 60th birthday. Please see Waiver of Premium Optional Benefit form for additional details.

Payor Waiver of Premium Optional Benefit (PWPOB): This Optional Benefit is only available for Spouse coverage where the Employee is the Payor. The Payor Waiver of Premium Optional Benefit waives the spouse Level Term Rider Coverage or Certificate premium if the Payor becomes totally disabled. Total disability is defined as the inability of the Payor to substantially perform the essential duties of any Occupation in the usual and customary way due to bodily injury or disease.

The total disability of the Payor must: a: Begin while this Optional Benefit is in force. b: Begin before the Coverage anniversary on which the Primary Insured is age 60. And c: Be continuous for at least a 6 month period.

Issue ages are the Primary Insured's age 20 through age 55 (age last birthday as of the Coverage Date). Notice and proof that the Payor has become disabled will be required. This Optional Benefit expires on the certificate anniversary on or next following the Insured's 60th birthday. This Optional Benefit terminates if the Payor is changed. Please see Payor Waiver of Premium Optional Benefit form for additional details.

Optional Accelerated Death Benefit for Long Term Care (LTC): This Benefit will be included on employee and spouse certificates. Issue Ages are 19 through 80 for employees and 19 through 70 for spouses. This Optional Benefit provides that the Certificate Holder may elect to receive a portion of the Current Death Benefit provided by The Policy and shown on the Certificate Schedule, when the Insured becomes eligible for benefits by being certified as a Chronically Ill Individual and: The Insured is Confined to a Nursing or Assisted Living Facility; or The Insured is receiving Home Health or Adult Day Care and the conditions of this Rider are met.

The Benefit will be 4% of the face amount per month for up to 25 months for premium paying certificates. The following conditions for Eligibility must be satisfied for the payment of Accelerated Death Benefits to the Certificate Holder:

1. The Insured: is Confined in a Nursing or Assisted Living Facility and Confinement begins while this Optional Benefit is in force; or is receiving Home Health Care services provided by a Home Health Care Agency with a minimum of 8 Home Health Care visits during each Rider Month and while this Rider is in force; or is receiving Adult Day Care provided in an Adult Day Care Center with a minimum of 8 Adult Day Care visits during each Rider Month and while this Rider is in force; and
2. Confinement and Home Health Care or Adult Day Care services are included in the Insured's Plan of Care; and
3. the Insured is a Chronically Ill Individual; and
4. A ninety (90) day elimination period has been satisfied by Insured. The elimination period needs to be satisfied only once; and
5. The Certificate to which this Optional Benefit is attached is in force; and
6. The Consent of any Assignee or Irrevocable has been obtained.

This benefit terminates when: The Expiry Date shown on the Certificate Schedule is reached; The Coverage Matures or Terminates; The Insured Dies or; The Certificate Holder elects to terminate the Optional Benefit.

Accelerated Death Benefit for Terminal Illness: This Benefit is included with a certificate in those states that it is approved. The Certificate Holder may elect to have a portion of the Death Benefit accelerated subject to the requirements below: ☐ Certificate must have been in force for two years. ☐ If the Certificate has been reinstated it must have been in force for two years from last reinstatement. Insured is Terminally Ill subject to the terms and conditions in this Benefit. The maximum Accelerated death Benefit that may be elected is the lesser of: 50% of Death Benefit; \$100,000; the maximum for all coverage issued by FLA on a life is \$100,000; the minimum Accelerated death Benefit is \$2,500. Please see Accelerated Death Benefit for Terminal Illness form for additional details.



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