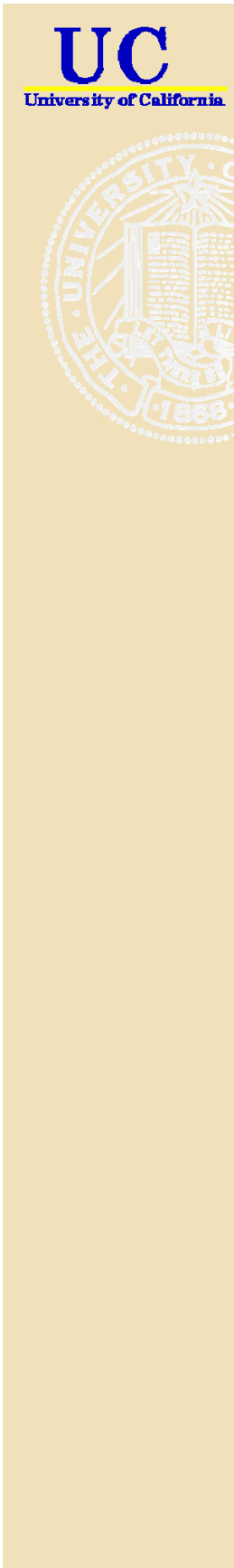
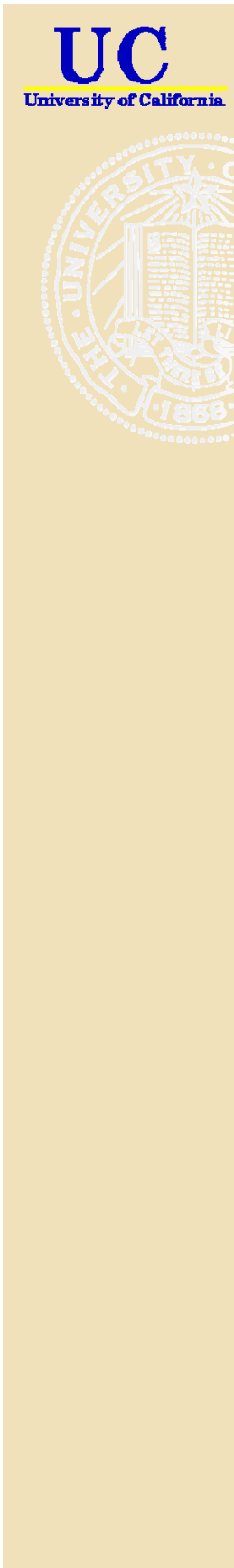




**UNIVERSITY OF CALIFORNIA**  
*Business Travel Benefits Comparison*



	<b>AIG (Prior Carrier)</b>	<b>ACE (Current Carrier)</b>
<b>Accidental Death &amp; Dismemberment</b>		
<i>Benefit Amount</i>		
<ul style="list-style-type: none"> <li>▪ Class 1 Regents/Regents Designates; Class 3 President/Chancellor Associates (7-1-95 Policy Guidelines Spouses)</li> </ul>	\$100,000	\$250,000
<ul style="list-style-type: none"> <li>▪ Class 2 Employees/Class 4 Senior Management</li> </ul>	Class 2 - \$100,000 Class 4 - \$250,000	10 x basic annual pay up to \$500,000
<ul style="list-style-type: none"> <li>▪ Class 5a Dependent Spouses (other than Class 3)/Domestic Partners</li> </ul>	50% of employee's benefit up to \$100,000	\$100,000 (Ends at age 70)
<ul style="list-style-type: none"> <li>▪ Class 5b Dependent Children, including domestic partner's, under age 25</li> </ul>	\$25,000	Same except to age 19 or 25 if full- time student
<ul style="list-style-type: none"> <li>▪ ADEA Reduction</li> </ul>	None	Age 70 – To 65% Age 75 – To 45% Age 80 – To 30% Age 85 – To 15%
<b>Aggregate Limit/Accident</b>	\$4,000,000	\$5,000,000
<b>Covered Losses</b>		
<ul style="list-style-type: none"> <li>▪ Life, Hand, Foot, Sight of One Eye, Speech, Hearing in One or Both Ears, Loss of Thumb and Index Finger of Same Hand</li> </ul>	Covered	Same as AIG except loss of hearing in one ear not covered
<b>Loss of Use</b>	Paralysis, Atrophy, Arthritic Condition	Paralysis Only
<b>Other Provisions</b>		
<ul style="list-style-type: none"> <li>▪ Permanent Total Disability (PTD) (Classes 1, 2, 3, 4 only)</li> </ul>	Accident occurs before age 70. PTD within 120 days of accident, lasts 12 months – 1% of benefit/month up to 100 months	PTD last 12 months. 100% of benefit (Subject to ADEA; lump sum payment)
<ul style="list-style-type: none"> <li>▪ Seat Belt (accidental death)</li> </ul>	Lesser of \$25,000 or 10% of benefit	10% of benefit up to \$50,000
<ul style="list-style-type: none"> <li>▪ Air Bag (if seat belt worn)</li> </ul>	Lesser of 5% of benefit or \$10,000	\$5,000
<ul style="list-style-type: none"> <li>▪ Emergency Medical Evacuation</li> </ul>	Up to \$100,000	100% of usual and customary charges
<ul style="list-style-type: none"> <li>▪ Repatriation of Remains</li> </ul>	Up to \$25,000	100% of usual and customary charges
<ul style="list-style-type: none"> <li>▪ Security Extraction (non-medical)</li> </ul>	Not covered	100% of usual and customary charges
<ul style="list-style-type: none"> <li>▪ Travel Assistance Services (When business traveler 100+ miles from home or office)</li> </ul>	Arrangement of services including medical evacuation and repatriation of remains	Same as AIG plus security extraction with no mileage limit
<b>Covered Hazards</b>		
<ul style="list-style-type: none"> <li>▪ Business Trip Only (Includes war risk; UC-qualified pilots, crew and passengers; specified activities, such as UC Police Department Bomb Unit)</li> </ul>	24-hour protection including up to 7 days personal sojourn	Same as AIG, except 14 days personal sojourn
<ul style="list-style-type: none"> <li>▪ Commuting (Regents only)</li> </ul>	Included	Included up to 2 hours



	AIG (Prior Carrier)	ACE (Current Carrier)
<b>Out-of-Country Medical</b>	Not covered	Primary Basis (Including occupational) for all classes
▪ Maximum	-	\$500,000/occurrence
▪ Deductible	-	\$50/occurrence
▪ Co-insurance	-	100% of usual and customary charges
<b>Personal Effects</b>	Not covered	Included
▪ Deductible	-	\$25/occurrence
▪ Personal Property	-	Up to \$2,000/occurrence (\$500 internal limit/item or cash)
▪ Lost Luggage	-	Up to \$1,000/occurrence (\$500 limit/item)
▪ Trip Cancellation	-	Up to \$1,000/occurrence
▪ Trip Interruption	-	Up to \$1,000/occurrence

THE BENEFITS COMPARISON SUMMARIZES CERTAIN INSURANCE PROVISIONS; INSURANCE CONTRACTS GOVERN.