

Business Travel Accident Insurance.

Benefit Highlight Summary

T-Mobile 10-GTA-101903

Issue Date: August 23, 2024

The benefits outlined below are for:

- Class 2:** All Active US and International full-time non-bargaining and part-time employees of the Policyholder who work 20 or more hours per week.
- Class 3:** All active US and international members of the Board of Directors of the Policyholder.
- Class 4:** All eligible Spouse*, who are traveling with the Employee at the direction and expense of the Policyholder, who are not in any other Class.
- Class 5:** All eligible Dependent Children, who are traveling with the Employee at the direction and expense of the Policyholder, who are not in any other Class.

*Spouse means any individual who, under applicable state law is recognized as a Spouse. Spouse also includes any individual who is a partner to a civil union, a registered domestic partnership, or other relationship allowed by state law.

Spouse will include Your affidavit domestic partner provided You have executed a domestic partner affidavit satisfactory to Us, establishing that You and Your partner are domestic partners for purposes of the Policy. You will continue to be considered affidavit domestic partners provided You continue to meet the requirements described in the domestic partner affidavit.

Spouse does not include any person who is insured as an Active Employee.

What type of coverage is my employer providing?

- Class 2 & 3: Business Trip Coverage** – Accidental Death & Dismemberment (AD&D) Insurance benefits to eligible employees while they are traveling on company assignment, including local business travel..
- Class 4 & 5: Family Travel and/or Relocation coverage while traveling with the Employee** – Accidental Death & Dismemberment (AD&D) Insurance benefits for Insured Person's Spouse or Dependent Child(ren) while on a relocation trip accompanying the Insured Person



Benefit (AD&D) Amount:

- Class 2:** Benefit (AD&D) Amount = Five (5) times Annual Salary to a max of \$3,000,000 – Business Only
- Class 3:** Benefit (AD&D) Amount = \$500,000 – Business Only
- Class 4:** Benefit (AD&D) Amount = \$50,000
- Class 5:** Benefit (AD&D) Amount = \$25,000

Aggregate Limit: \$20,000,000

Business and Pleasure Coverage – Accidental Death & Dismemberment (AD&D) Insurance benefits for eligible employees anywhere in the world. This includes accidents that occur in the home, while on vacation, commuting, or in the office.

Aggregate Limit: \$20,000,000

When does this insurance begin and end?

This insurance will become effective for you on the date you become eligible. You must be actively at work with your employer on the day your coverage takes effect. This insurance will end when you no longer satisfy the applicable eligibility conditions, premium is unpaid, you are no longer actively working, you leave your employer, or the coverage is no longer offered.

What other benefits are included?

The following benefits pay the full principal sum amount:

- **24-Hour Accident Protection While on Policyholder Aircraft:** A benefit is paid if an insured suffers an injury resulting from a covered loss at any time while the policy is in force and while the insured person is an operator or is a passenger on a policyholder's aircraft.
- **24 Hour Family Relocation:** A benefit is paid if an insured person's spouse or dependent child suffers a covered loss at any time during a relocation trip and while covered under the policy.
- **24-Hour Hijacking Skyjacking Business and Pleasure:** A benefit is paid if an insured person suffers a covered loss at any time due to a hijacking or sky-jacking and while covered under the policy.
- **Extraordinary Commutation:** A benefit is paid if an employee is injured as a result of a covered accident that occurs while commuting between his or her home and place of employment by any means of transportation not normally used, as in during a transportation strike, a power failure, major civic breakdown or similar event.
- **Family Travel:** A benefit is paid if an insured person's spouse or dependent child suffers a covered loss while on an authorized trip with the insured person.
- **Sojourn and Personal Deviation:** A benefit is paid if the insured person suffers an injury resulting in a covered loss during a sojourn or personal deviation while on a covered business trip.
- **War Risk:** A benefit is paid if the insured suffers a covered loss due to or contributed by declared or undeclared war.

Standard Benefits Include

The policy pays:

- 100% of the Accidental Dismemberment Benefit Amount for accidental loss of Life, Both Hands or Both Feet or Sight of Both Eyes, One Hand and One Foot, One Hand and Sight of One Eye, One Foot and Sight of One Eye, Speech and Hearing in Both Ears or Quadriplegia.
- 75% of the Accidental Dismemberment Benefit Amount for accidental loss of Speech and Hearing in One Ear, One Arm or One Leg, Triplegia or Paraplegia.
- 50% of the Accidental Dismemberment Benefit Amount for accidental loss of One Hand or One Foot, Sight of One Eye, Speech or Hearing in Both Ears or Hemiplegia.
- 25% of the Accidental Dismemberment Benefit Amount for accidental loss of Thumb and Index Finger on the Same Hand, Hearing in One Ear or Uniplegia.
- 10% of the Accidental Dismemberment Benefit Amount for accidental loss of One Thumb.



Has my employer chosen any Supplemental or “add on” benefits?

Yes. The following are the Supplemental Benefits that your employer has chosen as part of your Business Travel Accident Insurance coverage:

Supplemental Benefit	Benefit Amount
Adaptive Home & Vehicle	\$50,000
Bereavement Counseling	\$250 per visit/ max 10 sessions
Carjacking	\$50,000
Coma	See AD&D amount
Day Care	10% to \$25,000
Education Expense	10% to \$10,000
Funeral Expense	10% to \$10,000
Medical Emergency Evacuation	Actual cost
Mortgage Continuation	\$1,000
Out of Country Medical	\$250,000
Paralysis	See AD&D amount
Rehabilitation	\$50,000
Repatriation	Actual cost
Seat Belt	25% to \$50,000
Airbag	25% to \$50,000
Security Evacuation	Actual cost up to a maximum of \$100,000
Therapeutic Counseling	\$250 per visit/ max 20 sessions
Worksite Modification	\$25,000

Supplemental Benefit Descriptions:

- **Adaptive Home & Vehicle:** It pays a benefit for home or vehicle modifications when needed due to the insured's accidental dismemberment, paralysis or loss of use of a limb or limbs
- **Bereavement Counseling:** It pays a benefit if the insured's spouse or children need counseling following the insured's death or severe injury.
- **Carjacking:** It pays a benefit if the insured dies or is dismembered, paralyzed, or comatose during a carjacking.
- **Coma:** It pays a benefit if the insured sustains a coma due to a covered accident.
- **Day Care:** If the accidental death benefit is payable, it pays Day Care benefits to the insured's surviving child or children.
- **Education Expense:** If an accidental death benefit is payable, it pays a benefit to the insured's surviving dependent child for education.
- **Funeral Expense:** It pays funeral expense benefits if the insured suffers a loss of life for which the accidental death benefit is payable.
- **Medical Emergency Evacuation:** It pays a benefit for covered medical emergency evacuation expenses that occur during a covered activity of the policyholder.
- **Mortgage Continuation:** If the accidental death benefit is payable, it pays a mortgage continuation benefit to a surviving spouse or child.
- **Out of County Medical:** It pays a benefit for medical expenses if the insured incurs a loss while participating in a covered activity or hazard while outside the United States or its territories, outside his or her home country, and/or outside his or her country of permanent residence.
- **Paralysis:** It pays a benefit if an injury to the insured results in a covered loss due to paralysis.
- **Repatriation:** It pays a benefit for covered expenses to repatriate the remains of an insured who, as the result of a covered injury or emergency sickness, loses his or her life.
- **Rehabilitation:** It pays an expense reimbursement for rehabilitation benefit if the insured suffers a covered loss which results in an accidental dismemberment, paralysis, and/or loss of use benefit being payable while participating in a covered activity or hazard.
- **Seat Belt and Airbag:** It pays a benefit to the insured who suffers a loss of life which results in an accidental death benefit being payable, if the insured is wearing a properly fastened seat belt while operating or riding as a passenger in an automobile.



Supplemental Benefit Descriptions Cont'd:

- **Security Evacuation:** It pays a benefit if the insured requires a security evacuation while participating in a covered activity or hazard and while traveling outside of his or her home country.
- **Therapeutic Counseling:** It pays a benefit for expenses incurred by an insured for therapeutic counseling due to a covered loss for which an accidental dismemberment, paralysis or total loss of use benefit is payable.
- **Worksite Modification:** It pays a benefit to modify an insured's worksite if the insured requires such modification due to a cover loss for which an accidental dismemberment, paralysis or total loss of use benefit is payable.

Exclusions and Limitations

Unless otherwise specified in the Policy, including any attached Riders, the Policy does not cover loss resulting from or for:

- 1) suicide or attempted suicide, whether sane or insane, or intentionally self-inflicted Injury;
- 2) war or act of war, whether declared or undeclared;
- 3) Injury sustained while on active duty service in the military, naval or air force of any country or international organization. Upon Our receipt of proof of service, We will refund any premium paid for this time. Reserve or National Guard Service is not excluded, unless it extends beyond 31 days;
- 4) Injury sustained while on any Aircraft except a Civil Aircraft, or Military Transport Aircraft, unless specifically covered by a Hazard Rider;
- 5) except when specifically covered by a Hazard Rider, Injury sustained while on any Aircraft:
 - a) as a pilot, crewmember or student pilot;
 - b) as a flight instructor or examiner;
 - c) if it is owned, operated or leased by or on behalf of the Policyholder, or any employer or organization covering any Eligible Class under the Policy; or
 - d) being used for tests, experimental purposes, stunt flying, racing or endurance tests;
- 6) Injury sustained while the Insured Person is under the influence of any narcotics, drug or controlled substance, unless administered by or taken according to the instruction of a licensed Physician;
- 7) Injury sustained as a result of the Insured Person's voluntary intoxication through the use of poison, gas or fumes, whether by ingestion, injection, inhalation or absorption;
- 8) Injury sustained by an Insured Person during or as a result of his or her commission of a felony or while incarcerated for a felony, except that this exclusion will not be applicable upon acquittal or dismissal of the felony charges;
- 9) Injury sustained while the Insured Person is under the influence of intoxicants (as defined by the law of the jurisdiction in which the Injury occurred) while operating any vehicle or means of Transportation or Conveyance;
- 10) Injury sustained while the Insured Person is visually, manually or cognitively distracted or engaged in behavior which diverts attention and focus away from the roadway through use of a handheld mobile telephone or portable electronic device while operating any vehicle or means of Transportation or Conveyance or any form of distracted driving as defined by the law of the jurisdiction in which the Injury occurred;
- 11) Injury sustained by an Insured Person during or as a result of his or her participation in activities not sponsored or supervised by the Policyholder or any Extreme Sport or Extra-Hazardous Activities;
- 12) sickness, disease, or bacterial or viral infection, or medical or surgical treatment thereof unless and only to the extent covered by Rider, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food;
- 13) Mental and Nervous Disorders;
- 14) services for which no charge is normally made.

For more information, please contact your human resources benefits representative.

Policy Number 10-GTA-101903



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This Benefit Highlights document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. **Benefits are subject to state availability. Policy terms and conditions vary by state.** Complete details including the provisions, terms, conditions, limitations and exclusions are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder.

The Hartford compensates both internal and external producers, as well as others, for the sale and service of our products. For additional information regarding Hartford's compensation practices, please review our website <http://thehartford.com/group-benefits-producer-compensation>

Blanket Accident Form Series includes BTA-1000, BTA-1300 or state equivalent.

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