

State of California

MEMORANDUM

To: PERSONNEL MANAGEMENT LIAISONS

Date: May 15, 1992

Reference Code: 92-58

THIS MEMORANDUM SHOULD BE DISTRIBUTED
TO ALL PERSONNEL OFFICERS AND PERSONNEL
TRANSACTIONS STAFF

From: Department of Personnel Administration

Subject: Common Carrier Insurance for Excluded Employees

The State of California provides an employer-paid \$150,000 Common Carrier Insurance with The Hartford Life and Accident Insurance Company for each full-time managerial, exempt, supervisory, and confidential employee under age 80. This accidental death and dismemberment insurance policy covers eligible employees anywhere in the world while they are a passenger on a common carrier for business-related travel. Employees are automatically covered by this policy when they enter an eligible class and terminated from it when they leave an eligible class. Please inform all eligible employees of this benefit.

A common carrier is a vehicle operated by a non-State entity, organized and licensed for the transportation of passengers for hire, and operated by an employee of that entity. Employees are covered while they are on business-related travel and are (1) a passenger on, boarding on, or departing from a land or water common carrier or common carrier civil or public aircraft or Military Airlift Command (MAC) aircraft or (2) being struck by an aircraft. Coverage begins when employees leave their residence or place of regular employment, whichever occurs last, for the purpose of beginning the business trip and ends when they return to their residence or place of regular employment, whichever occurs first, for the purpose of ending the trip. Travel to and from work and during approved leaves of absences and vacations are excluded.

The benefit payment schedule is as follows:

<u>For Loss Of:</u>	<u>Amount Payable</u>
Life	Principal Sum
Both Hands <u>or</u> Both Feet <u>or</u> Sight of Both Eyes	Principal Sum
One Hand and One Foot	Principal Sum
Speech and Hearing	Principal Sum
Either Hand or Foot <u>and</u> Sight of One Eye	Principal Sum
Either Hand <u>or</u> Foot	One-Half of Principal Sum
Sight of One Eye	One-Half of Principal Sum
Speech <u>or</u> Hearing	One-Half of Principal Sum
Thumb <u>and</u> Index Finger of Either Hand	One-Quarter of Principal Sum

If an employee has more than one loss from the same accident, The Hartford will not pay more than the principal sum. If more than one person is injured in the same accident, the maximum benefits payable for all claims is \$7,500,000.

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The policy will not cover any loss resulting from the following:

1. intentionally self-inflicted injury, suicide or attempted suicide, whether sane or insane;
2. war or act of war, whether declared or undeclared;
3. injury sustained while in the armed forces of any country or international authority;
4. injury sustained while on any aircraft unless the employee receives bodily injury resulting directly and independently of all other causes from an accident while a passenger on, boarding on, or departing from (1) a land or water common carrier or (2) common carrier civil or public aircraft or Military Airlift Command (MAC) aircraft or (3) being struck by an aircraft.

Benefits from this Common Carrier Insurance are payable to the same beneficiary for the State-paid Basic Group Term Life Insurance Policy for Excluded Employees unless otherwise designated. The benefits for the State-paid Life Insurance Policy are payable as follows:

1. to the beneficiary designated specifically for the State-paid Basic Group Term Life Insurance Policy; if none, then
2. according to the standard order which is as follows:
 - a. to surviving spouse; if none, then
 - b. to surviving natural and/or adopted children; if none, then
 - c. to surviving parent(s); if none, then
 - d. to the deceased's estate.

If employees do not remember who their beneficiary is for the Life Insurance Policy, they can contact the carrier Metropolitan Life at (415) 546-3538.

If employees want to designate a beneficiary for the Common Carrier Insurance, they should contact the Department of Personnel Administration, Benefits Division, at (916) 324-0533/ATSS 454-0533, to request the Common Carrier Insurance Beneficiary Designation Form. Employees are responsible for submitting the completed designation form to their departmental personnel office for retention in their personnel file. The designation will remain enforce as long as the employee is in an eligible class.

Please note that there is no conversion privilege for this policy when the employees leave an eligible class.

If you have any questions, please contact the Benefits Division at (916) 324-0533/ATSS 454-0533.



Patricia Pavone, Chief
Benefits and Training Division