

Definitions

Accidental Death

Death that is the direct result (independent of all other causes) of a bodily injury caused by an accident that occurs while you are insured under the Group Universal Life program and that occurs no more than 90 days after the date of the accident. Accidental death does not include loss of life resulting from bodily or mental infirmity; disease, ptomaines or bacterial infections; medical or surgical treatment; suicide or attempted suicide; self-inflicted injury; use of a controlled substance; war or warlike action, even in time of peace; and noncommercial air travel.

Actively at Work

An individual is regularly working full days (or in the case of part-time employees, their normal working hours) and is physically able to perform all duties of one's occupation at the employer's business establishment or at some other location to which the employer's business requires travel.

Annual Base Pay

Annual base pay is the employee's annual earnings as defined in your Certificate of Insurance.

Controlled Substance

Any substance defined as such in Title II of the Federal Comprehensive Drug Abuse Prevention and Control Act of 1970 as it is now and as it may be amended.

Hospitalized

Inpatient confinement for hospital care, hospice care, or care in an intermediate or long-term care facility. It also includes outpatient care for chemotherapy or radiation therapy.

Late Entrant

An applicant enrolling for Group Universal Life coverage after a program-established enrollment period has passed.

Life Insurance Coverage

The stated amount of life insurance benefit provided on the employee's life or the life of the employee's spouse* or child.

Perform Normal Activities

An individual is not hospitalized, nor confined at home for a sickness or injury, and not receiving or entitled to receive disability or sick pay income from any source due to any such illness or injury.

***Spouse**

Spouse definition: means your spouse in a legally recognized union of two people. Spouse includes your civil union and domestic partner.