

HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY

Hartford Plaza
Hartford, Connecticut
(A stock insurance company)



Will pay benefits according to the conditions of this policy.

Policyholder Name: University Of Arkansas System

Policyholder Address: 2404 N. University
Little Rock, AR 72207

Policy Number: ETB-110029*

Place of Delivery: Little Rock, AR

Policy Effective Date: January 1, 2018

Policy Expiration Date: January 1, 2021

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***This policy replaces the prior policy bearing the above number as of the effective date of this policy.**

Signed for the Company

Terence Shields, Secretary

Michael Concannon, Executive Vice President

Form 7679 A2

SCHEDULE

ELIGIBLE PERSONS

<u>Class</u>	<u>Description</u>
1	All active employees and Directors of the Policyholder domiciled in the US.
2	All Guests of the Policyholder.

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BENEFIT DESCRIPTION:

ADD means Accidental Death and Dismemberment Benefit

Loss Period: 365 days

For residents of Pennsylvania, the 365 days loss period is not applicable for loss of life only.

REHAB means Rehabilitation Benefit.

Loss Period: 365 days

SBLTAB means Seat Belt and Airbag Benefit.

COMA means Coma Benefit.

Waiting Period: 30 days

THERP means Therapeutic Counseling Benefit.

AHV means Adaptive Home and Vehicle Benefit.

BCB means Bereavement Counseling Benefit.

HAZARDS, BENEFITS, AND AMOUNTS

Class	Hazard	Benefit	Amount	
1	C-12, C-41, C-46C, C-57	ADD	\$100,000	
		AHV	10% of Principal Sum to a Maximum of \$25,000.	
		BCB	See Benefit Page	
		COMA	See ADD amount	
		REHAB	10% of Principal Sum to a Maximum of \$25,000.	
		SBLTAB		
		SBLT	10% of Principal Sum to a Maximum of \$25,000	
		AB	5% of Principal Sum to a Maximum of \$10,000	
		THERP	10% of Principal Sum to a Maximum of \$25,000.	
		C-18	ADD	\$100,000
	AHV		10% of Principal Sum to a Maximum of \$25,000.	
	BCB		See Benefit Page	
	COMA		See ADD amount	
	REHAB		10% of Principal Sum to a Maximum of \$25,000.	
	C-12B, C-55B	THERP	10% of Principal Sum to a Maximum of \$25,000.	
ADD		\$50,000 – Spouse \$25,000 – Each Child		
2		C-18	ADD	\$100,000
			AHV	10% of Principal Sum to a Maximum of \$25,000.
			BCB	See Benefit Page
	COMA		See ADD amount	
	REHAB		10% of Principal Sum to a Maximum of \$25,000.	
C-12B, C-55B	THERP	10% of Principal Sum to a Maximum of \$25,000.		
	ADD	\$50,000 – Spouse \$25,000 – Each Child		

Accidental Death and Dismemberment Reduction on and after Age 70: On the date of the Insured Person's attainment of ages 70, 75, 80, and 85, the Insured Person's amount of Principal Sum will reduce. The reduced amount will be determined by multiplying the Amount of Principal Sum shown in the Schedule and applicable to the Insured Person by the percentage shown below for his or her attained age:

Insured Person's Age:	Percentage of Principal Sum:
Age 70 – 74	65%
Age 75 – 79	45%
Age 80 – 84	30%
Age 85 or over	15%

Insured Persons age 70 or over will not be eligible for a Principal Sum Amount that is more than the Percentage of Principal Sum shown above for his or her attained age.

AGGREGATE LIMITATION:

Hazard:	Aggregate Amount:
All	\$3,000,000

\$3,000,000 shall be the total limit of the Company's liability for all benefits payable under this policy because of injury sustained due to any one accident.

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POLICY PREMIUMS:

Premium Not Subject To Audit:	\$19,088
Premium Subject To Audit:	<u>\$ 0</u>
Total Premium For Policy Period:	\$19,088

Total Premium Payable on Effective Date

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