

LANS

Special Accident Program

Bomb Squad

Field Deployment Team

Benefit Program Summary

Effective June 1, 2006

This is a summary of highlights of the LANS Special Accident Program, a component of the LANS Welfare Benefit Plan for Employees, ERISA Plan 501 ("Plan"). Receipt of this document and/or your participation in the Plan and any benefit programs under the Plan do not guarantee your employment or any rights or benefits under the Plan. LANS reserves the right to amend or terminate the Plan or any benefit program(s) under the Plan at any time. The Plan and the benefit programs referred to in this summary are governed by a Federal law (known as ERISA), which provides rights and protections to Plan participants and beneficiaries.

For more information on LANS benefit programs, see the LANS Welfare Benefit Plan for Employees Summary Plan Description, available from the LANL Risk Management Office at (505) 667-3766.

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Who is Eligible for the LANS Special Accident Program?

To be eligible for the LANS Special Accident program, you must be at least one of the following:

- A designated member of the LANS Bomb Squad;
- A designated member of the LANS Field Deployment Teams Roster and whose names are on file with LANS;
- On assignment as an “advisor” to Iraq or specified War Zone countries (you must be specifically named on the policy)

How Does the Special Accident Program Work?

The Special Accident program offers you and your family an extra measure of financial protection if you die or suffer certain injuries while performing covered activities for LANS.

The maximum liability of the insurer, AIG, under all AIG policies shall be limited to \$1,000,000 per person.

When Does Coverage Begin?

Coverage begins on your eligibility date, as long as you’re actively at work on that date. If you aren’t actively at work on the day your coverage is supposed to begin, coverage begins on the day you return to active employment.

Covered Benefits

Accidental Death

If you die while covered under the Special Accident program, your beneficiary will receive 100% of your eligible principal sum, (\$1,000,000).

Bomb Squad

If you are member of the LANS Bomb Squad, you have access to additional coverage of \$1,000,000 if you suffer an accident while performing any of the following:

- Response to an actual emergency
- Formal bomb squad training
- Practice sessions
- Destroying ordinance item

The total amount payable for a single accident under this specific policy, regardless of the number of covered individuals, is \$3,000,000.

Accidental Dismemberment

If you lose a limb within 365 days of a covered accident under the Special Accident program, you will receive a percentage of your eligible principal sum. The percentage you receive depends on the loss, as follows:

For the total loss of:	You will receive this percentage of your principal sum:
Both hands or both feet or Sight of both eyes	100%
One hand and one foot	100%
One hand and the sight of one eye	100%
One foot and the sight of one eye	100%
Speech and Hearing	100%
Speech or Hearing	50%
Sight of one eye	50%
One hand or one foot	50%
Loss of thumb and Index finger of the same hand	50%
Loss of four fingers of the same hand	50%
Loss of four toes of the same foot	50%

If you, as a result of any one accident, experience more than one of the losses listed above, only one benefit (the largest) will be paid.

Permanent Total Disability

If you suffer a permanent and total disability, you will be eligible to receive the permanent disability benefit. Permanent and total disability means that you are permanently unable to perform the material and substantial duties of any occupation for which you are qualified. The permanent and total disability must result from an injury that occurred while you were engaged in a covered activity for LANS. The disability must occur within 120 days of the accident, and must continue for a period of at least 12 months.

Payments for permanently and total disability will end the earliest of:

- The date you are no longer permanently and totally disabled due to the injury, or
- The date the total amount of your principal sum (100%) has been paid through the monthly benefit.

If you die from any cause during the period that you are receiving disability payments, your designated beneficiary will be paid one percent of your eligible principal sum per month.

Disappearance

If your body is not found within one year of the disappearance, forced landing, stranding, sinking or wrecking of any vehicle in which you were an occupant, then it will be presumed that you have suffered a loss of life under the Special Accident program.

How Do I Assign a Beneficiary?

If you die and are eligible to receive a benefit under the Special Accident program, benefits will be paid to your designated beneficiary(ies) on file with LANS. If you would like to designate a different beneficiary(ies), you must submit a written change request to the Risk Management Office.

Field Deployment Teams

If you are a member of an eligible Field Deployment Team and your name is on file with LANS, you have access to coverage of \$1,000,000 if you suffer an accident when called to participate in any sanctioned activity for LANS, including while participating in and returning directly from such sanctioned activity.

The term “Sanctioned Activity” means a Field Deployment Team assignment by or at the direction of LANS. Covered activities include but are not limited to:

- Real Alerts (not war-related)
- Practice Alerts
- War Related Alerts

The total amount payable for a single accident under this specific policy, regardless of the number of covered individuals, is \$30,000,000.

Assignment as Advisor to Iraq or Specified War Zone Countries

If you are on assignment as an advisor to Iraq or a specified War Zone country, you have access to coverage of five times your annual salary (up to a maximum of \$1,000,000), if you suffer an accident while performing any covered activity for LANS. Covered activities include but are not limited to:

- Real Alerts (not war-related)

- Practice Alerts
- War Related Alerts

Accidental Dismemberment

If you lose a limb within 365 days of a covered accident under the Special Accident program, you will receive a percentage of your eligible principal sum. The percentage you receive depends on the loss, as follows:

For the total loss of:	You will receive this percentage of your principal sum:
Loss of two or more members	100%
Speech and Hearing	100%
Speech or Hearing	50%
Loss of four toes of the same foot	50%
Loss of four fingers of the same hand	50%
Loss of one member	50%
Loss of thumb and Index finger of the same hand	25%

If you, as a result of any one accident, experience more than one of the losses listed above, only one benefit (the largest) will be paid.

Permanent Total Disability

If you suffer a permanent and total disability, you will be eligible to receive the permanent disability benefit. Permanent and total disability means that you are permanently unable to perform the material and substantial duties of any occupation for which you are qualified. The permanent and total disability must result from an injury that occurred while you were engaged in a covered activity for LANS. The disability must occur within 120 days of the accident, and must continue for a period of at least 12 months.

Payments for permanently and total disability will end the earliest of:

- The date you are no longer permanently and totally disabled due to the injury, or
- The date the total amount of your principal sum (100%) has been paid through the monthly benefit.

If you die from any cause during the period that you are receiving disability payments, your designated beneficiary will be paid one percent of your eligible principal sum per month.

Exposure and Disappearance

If you suffer a loss due to unavoidable exposure to the elements while engaged in a covered activity, you are covered as specified in the policy.

If your body is not found within one year of the disappearance, stranding, sinking or wrecking of any vehicle in which you were an occupant, then it will be presumed that you have suffered a loss of life under the Special Accident program.

What is Not Covered Under the Special Accident Program?

The Special Accident program does not cover any loss (fatal or non-fatal) caused by or resulting from suicide, attempted suicide, intentional self-inflicted injury or any attempt at intentional self-inflicted injury; EXCEPT when injuries or suicide is committed in the face of immediate threat of death or torture by another person, or when an insured person is in an isolated area where no adequate assistance is available, in order to end insupportable suffering caused by a covered occurrence.

How Do I Assign a Beneficiary?

If you die and are eligible to receive a benefit under the Special Accident program, benefits will be paid to your designated beneficiary(ies) on file with LANS. If you would like to designate a different beneficiary(ies) from those listed below, you must submit a written beneficiary change request to the Risk Management Office.

If you have not designated a beneficiary, benefits will be paid in this order:

- First, to your spouse or domestic partner (as defined under federal law); then to
- Your children; then to
- Your parents; then to
- Your estate.

How Do I Submit a Claim?

If you suffer a loss or death that is eligible for Special Accident benefits, you must notify the LANL Risk Management Office. The policy number is listed below. Claims forms are available from AIG, the insurance carrier, by calling (800) 551-0824.

Claims must be submitted to:

AIG Claims Services, Inc.
Accident & Health Claims Department
P.O. Box 15701
Wilmington, Delaware 19850-5701

For assistance with claims, call AIG at (800) 551-0824.

Policy Number: GTP 901 30 64 – Bomb Squad
GTP 999 86 61 – Field Deployment Teams

Important Note

While care has been taken to develop this summary, it is not a guarantee. In particular:

- The terms and conditions of the program may change at any time.
- The program may be terminated or amended at any time.
- Your employment relationship may be voluntarily or involuntarily changed or terminated.

The benefits ultimately payable to your eligible survivor(s) will be determined according to the rules of the applicable LANS benefit program and applicable law.

Some special situations are not reflected in this summary.

This is a summary of benefits. For additional information, please contact:

Los Alamos National Security
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Los Alamos, NM 87545
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