

LANS

Business Travel Accident Program

Benefit Program Summary

Effective June 1, 2006

This is a summary of highlights of the LANS Business Travel 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 Benefits Office at (877) 667-1806 or (505) 667-1806.

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LANS Business Travel Accident Program

Who Is Eligible for the LANS Business Travel Accident Program?

To be eligible for the LANS Business Travel Accident (BTA) program, you must be a LANS employee or affiliate traveling on authorized business for LANS.

How Does the Business Travel Accident Program Work?

The BTA program offers you and your family an extra measure of financial protection if you die or suffer certain injuries while traveling on authorized business for LANS or while engaged in certain designated hazardous activities on behalf of LANS. BTA coverage does not include any loss that occurs during a vacation or a leave of absence.

BTA benefits are payable in addition to any Workers' & Unemployment Compensation, disability, life insurance or AD&D benefits you may receive.

When Does My BTA Coverage Begin?

Your BTA 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.

What is Covered?

You generally may receive BTA coverage for injuries you suffer while you are on a business trip for LANS, provided that:

- The trip is to a location away from your normal duty station for the purpose of performing a job-connected activity;
- The trip is specifically authorized by LANS and you are listed as being on official travel status by LANS; and
- Expenses for the trip are reimbursable by LANS or an authorized sponsor, and the transportation is being provided by LANS

You generally may receive BTA coverage for injuries while you are on a business trip for LANS, while you are:

- Riding as a passenger in any vehicle or device for aerial navigation from:
 - Riding as a passenger in any civilian aircraft that has a current and valid airworthiness certificate and is piloted by an individual who holds a valid and

current certificate of competency or a rating authorizing that individual to pilot the aircraft;

- Riding as a passenger in any transport type aircraft operated by the US Armed Forces or similar service of any recognized country;
- Riding as a passenger in any automobile, railway transportation, bus, streetcar, or other public conveyance;
- By being struck or run down by any of the above;
- Operating fixed wing aircraft having an unrestricted airworthiness certificate, in the capacity of pilot or crew member thereof, provided:
 - 1) such operation is specifically authorized by LANS;
 - 2) LANS has agreed to reimburse the LANS employee for reasonable expenses of such aircraft operation;
 - 3) the LANS employee was hired specifically as a pilot or crew member by LANS; and
 - 4) the LANS employee then holds a current and valid Airman's Certificate of private grade or better
- Acting as technical observer or special instrument operator, during air sampling flights and shake-down, dry-run or operational missions performed in underwater craft or any previously tried, tested and approved military aircraft or government owned or leased aircraft.

Covered Benefits

Principal Sum

Under the BTA program, you are covered for accidental death and dismemberment for up to \$100,000.

The amount payable for any one accident regardless of the number of eligible individuals is \$2,000,000 (land) and \$5,000,000 (air). The coverage is eliminated for anyone over the age of 75.

Accidental Death

If you die within 365 days of a covered accident, your beneficiary will receive 100% of your eligible principal sum.

Accidental Dismemberment

If you suffer a covered loss within 365 days of a covered accident, 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: |
|-------------------------------------|--|
| Two or More Members | 100% |
| Speech and Hearing | 100% |
| One Member | 50% |
| Four Fingers of the Same Hand | 50% |
| Four Toes of the Same Foot | 50% |
| Speech or Hearing | 50% |
| Thumb and Index Finger of 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 and Total Disability

The BTA program offers coverage if you suffer a permanent and total disability. A 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. This coverage is not available for any of your dependents, and will not be paid once you are over the age of 75.

The permanent and total disability must result from an injury that occurred while traveling for LANS business, or while engaged in covered hazardous activities. The disability must occur within 120 days of the accident, and must continue for a period of at least 12 months.

If you are eligible to receive this benefit, you will be paid one percent of your eligible principal sum per month. Payments will start after the thirteenth consecutive month of permanent and total disability, up to a maximum of 100 months.

Payments for this benefit will end the earliest of:

- The date you cease to be permanently and totally disabled due to the injury,
- The date you die, or

- The date the total amount of your principal sum (75%) is paid through the monthly benefit.

Terrorism

If you die or are disabled due to acts of terrorism while covered under the BTA program, benefits will be paid applicable principal sum, up to a maximum of \$100,000.

What is Not Covered?

The BTA 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 while sane or insane;
- Disease of any kind caused by accidental cut or wound;
- Bacterial infections (except certain infections that occur from an accidental cut or wound);
- Declared or undeclared acts of war (except as specifically included coverage);
- Full-time active duty in the armed forces of any country or international authority except the National Guard or organized reserve corps;
- Travel or flight in any vehicle or device for navigation beyond the earth's atmosphere;
- Travel or flight in any vehicle or device for aerial navigation, including boarding or alighting therefrom:
 - While specifically hired by LANS and operating or serving as a pilot or crew member;
 - While operating, learning to operate or serving as a member of the crew except when required by LANS and not specifically hired by LANS;
 - While being operated by or under the direction of any military or governmental authority; except when required by LANS;
 - While owned by LANS or any subsidiary or affiliate of LANS, except for research purposes.

War Risk Invalidation

The BTA program includes War Risk Invalidation coverage. This means that if you are on a LANS authorized business trip to a foreign country and the other policies that cover you are invalidated (in effect, cancelled) because of war or terrorism, this policy reinstates the insurance coverage.

Global Travel Coverage

The BTA program includes Global Travel coverage. All active employees of LANS who are traveling on authorized business for LANS outside of the United States of America are eligible for Global Travel coverage.

What is Covered?

Global Travel coverage provides the following benefits:

| Type of Hazard | Maximum Benefit Payable |
|-----------------------------|---|
| Accident Medical & Sickness | \$30,000 |
| Medical Expenses | \$80% of covered services, not to exceed \$30,000 |
| Emergency Evacuation | up to \$100,000 |
| Repatriation of Remains | up to \$25,000 |

What is Not Covered?

Exclusions apply to each of the benefits listed above. The list of exclusions is included in the Global Travel policy, which will be provided to you upon written request to the LANL Risk Management Office (see address below).

Business Travel Assistance Coverage

The BTA program includes Travel Assistance coverage. If you are traveling on authorized business outside a 100-mile radius of your home or regular place of employment, you also have access to the following business travel assistance:

Medical Assistance Services

If you experience a medical emergency due to a covered accident or sickness, the insurance company will contact the medical facility or location where you are located and confer with the physician at that location to determine that best course of action and respond to the emergency.

Medical Evacuation

If medically appropriate (as determined by the insurance company's medical panel) to move you to another location for treatment or return you to your residence or country of domicile, the company will arrange an evacuation. Evacuation may include air ambulance, surface ambulance, regular airplane, railroad or other appropriate means.

Repatriation

If you die while coverage is in effect, the insurance company will make the necessary arrangements for the return of your remains to your country of domicile.

Legal Assistance

If you are arrested or are in danger of being arrested as the result of a non-criminal action, the insurance company will, if requested, provide you with the name of an attorney who can provide legal assistance.

Financial and General Assistance

The insurance company will provide assistance in replacing lost traveler's checks, processing claims for lost or stolen property, processing claims for trip delays, interruptions or cancellation, handling language problems and arranging travel in case of an emergency.

Emergency Family Travel Arrangements

If you are in the hospital due to a medical emergency, the insurance company will coordinate emergency travel arrangements for your family members who need to join you.

How Do I Assign a Beneficiary?

If you die and are eligible to receive a benefit under the BTA program, benefits will be paid to your designated beneficiary(ies). Your beneficiary(ies) under the BTA program are the same as those you named under the LANS life insurance program. If you would like to designate a different beneficiary(ies) from those listed under the LANS life insurance program, you must submit a written beneficiary change request to the LANL Benefits Office.

If you have not designated a beneficiary under either program, your BTA program 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 BTA benefits, you must notify the LANL Benefits Office. The policy numbers are listed below. Claim forms are available from AIG by calling (800) 551-0824.

Submit claims 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 Numbers

| | |
|------------------------|---------------|
| BTA | GTP 999 29 29 |
| War Risk Invalidation | GTP 901 53 51 |
| Global Travel Coverage | GLB 910 90 67 |

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
LANL Risk Management Office
P.O. Box 1663, MS A187
Los Alamos, NM 87545
505 667-3766
riskmanagement@lanl.gov

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