

TRAVEL ACCIDENT INSURANCE PLAN

The Travel Accident Insurance Plan provides 24-hour accident coverage while on Authorized Business Travel. Coverage begins at the actual starting point of an anticipated trip, whether this is your place of employment, your home, or some other location, whichever occurs last. Coverage terminates upon your return to home or place of employment, whichever occurs first.

WHO IS ELIGIBLE FOR THE TRAVEL ACCIDENT INSURANCE PLAN?

All regular, temporary and part-time employees, visiting scientists, Guests, and members of the Board of Directors are eligible for Travel Accident Insurance coverage.

ENROLLMENT

If you are eligible for the Travel Accident Insurance Plan, you do not need to enroll.

TRAVEL ACCIDENT INSURANCE PLAN COVERAGE

Benefits Provided

Category	
(1)	All regular, temporary and part-time employees, visiting scientists and Guests.
(2)	All members of the Board of Directors.
(3)	All management and patrol officers of the police group
(4)	Spouses of Category (1), Category (2) and Category (3) insured persons
(5)	Dependent Children of Category (1), Category (2) and Category (3) insured persons
Coverage	
For Category (1) and Category (2):	Coverage is for periods while on Authorized Business Travel (away from premises of residence or place of regular employment) including sojourn and personal deviation, and including while riding as a passenger in any regular, special or chartered flight or military aircraft being used for the transportation of passengers, or as a passenger in any tried, tested and approved civilian aircraft.
For Category (3)	Coverage under this Category applies to business only War Risk Coverage (on and off premises) including acts of war or terrorism. It excludes sojourn and personal deviation. Persons covered under Category (3) are also included under Category (1). In the event of a loss, coverage under either Category (1) or Category (3) will apply, but not both. Only that coverage which provides the greatest benefit amount shall be payable in the event of a loss.
For Category (4) and Category (5):	Coverage is for periods while traveling with or in conjunction with the Authorized Business Travel of the insured person and/or in connection with the relocation of the insured person, provided the expenses for such trips are authorized and paid by BSA.

Coverage Amount

Travel Accident Insurance benefits are based on the Principal Sum indicated below.

Category	Principal Sum (applicable to Accidental Death & Dismemberment benefits and Permanent & Total Disability benefits)
(1)	Five times Annual Salary. Minimum benefit of \$100,000. Maximum benefit of \$2,000,000.
(2)	\$500,000
(3)	\$100,000
(4)	\$100,000
(5)	\$ 50,000

Travel Accident Insurance benefits will be paid as follows for bodily injuries sustained within one year from the date of an Accident:

For Accidental Death	100% of Principal Sum.
For Permanent Total Disability	100% of Principal Sum. (not applicable to Categories, (4) and (5))
For Loss of Both Eyes, Two Limbs, One Limb and One Eye, or Speech and Hearing in Both Ears	100% of Principal Sum.
For Loss of One Eye, One Limb, Speech, or Hearing in Both Ears	50% of Principal Sum
For Loss of Thumb and Index Finger of Same Hand	25% of Principal Sum.
For Quadriplegia	100% of Principal Sum.
For Paraplegia	75% of Principal Sum.
For Hemiplegia	50% of Principal Sum.

In addition, Accident Medical Expenses, up to a maximum of \$10,000, will be paid for medical expenses incurred within 365 days of the date of the accident (only for Category (2) insured persons).

An Emergency Medical Benefit of up to \$10,000 is also available to satisfy a medical providers' medical expense guarantee or hospital admission guarantee should an insured person suffer from an emergency illness or injury during a covered trip.

Exclusions

The plan does not provide coverage for commutation and vacation travel, suicide or attempt thereof, sickness or disease, other than bacterial infections which result from an accidental cut or wound, declared or undeclared war or any act thereof occurring in the U.S., or the insured's country of permanent residence, service in the armed forces, or riding as a pilot or crew member in any aircraft or as a passenger in any aircraft used for acrobatic or stunt flying, racing or endurance tests, crop dusting, seeding or banner towing, or any aircraft owned or leased by BSA or any employee of the BSA, losses resulting from the commission of a common law felony, defined as, but not limited to, robbery, murder, rape, arson and kidnapping. An aggregate limit of benefits of \$23,000,000 is imposed on any single aircraft and war Accident causing loss involving more than one injured person. If the total benefits payable exceed that amount, claimants will share the benefits in proportional amounts.

Accidental Burn and Disfigurement Benefit

Coverage is extended for covered injuries if an insured person suffers burns that leave him or her Disfigured. The burns must result directly and independently of all other causes from a covered Accident. The Disfigurement must satisfy all of the conditions below.

1. reconstructive or cosmetic surgery is required to restore the insured person's physical abilities or correct Disfigurement, and must be commenced/performed within twelve months of the covered Accident.;

2. the covered Accident must occur while the insured:
 - a. is on BSA/BNL premises; and
 - b. engaged in the course of his or her job.
3. a doctor must determine that the burn satisfies all of the following:
 1. involves the minimum percentage of body disfigurement shown below;
 2. be classified as second degree burns or worse as shown below; and
 3. results in Disfigurement or loss of physical abilities.

Accidental Burn and Disfigurement Benefit Schedule

75-100% Body Disfigurement	Lesser of 25% of the Principal Sum or \$25,000
50-74% Body Disfigurement	Lesser of 15% of the Principal Sum or \$25,000
25-49% Body Disfigurement	Lesser of 5% of the Principal Sum or \$25,000

Coma Benefit Coverage

Coverage is extended for covered injuries resulting in an insured person lapsing into a Coma within 21 days of the Accident and continues for 3 successive months. The monthly benefit is equal to 1% of the insured's Principal Sum. The monthly benefits will start on the beginning of the 4th continuous month of the Coma and will continue until the earlier of:

1. the date the Coma ends;
2. the date the insured dies; or
3. the end of a period of 100 consecutive months.

A prorated benefit will be payable for partial months.

Hijacking/Skyjacking Coverage

Coverage is extended to insured persons for covered losses sustained resulting from hijacking or skyjacking of a conveyance while traveling on Authorized Business Travel regardless of whether the hijacking/skyjacking is or is not the result of an act of war.

Personal Deviation Provision

Coverage is extended to insured persons for side trips taken, which are incidental to Authorized Business Travel, unless indicated otherwise.

War Risk Coverage

Coverage is extended to insured persons for covered injuries sustained as the result of declared or undeclared war, worldwide with the exception of the U.S., and the insured's country of permanent residence.

Extended Terrorism Coverage

Coverage is extended to insured persons for covered injuries sustained as indicated herein.

The war exclusion does not apply to acts of terrorism occurring in the U.S. causing a loss covered by the plan. Acts of terrorism means an activity that 1) involves any violent act or any act dangerous to human life, and that threatens or causes accidental injury to persons; and 2) appears to be in any way intended to: a) intimidate or coerce a civilian population; or b) disrupt any segment of a nation's economy; or c) influence the policy of a government by intimidation or coercion; or d) affect the conduct of a government by mass destruction, assassination, kidnapping or hostage-taking; or e) respond to

governmental action or policy. It includes the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid liquid or gaseous, chemical or biological agent. It shall also include any incident declared to be an act of terrorism by an official, department or agency that has been specifically authorized by federal statute to make such a determination. This includes, but is not limited to, murder, kidnapping, hijacking, sabotage, or bombings.

Extended terrorism coverage does not include conventional warfare designed to result in wholesale loss of life through use of missiles, aerial bombardment, nuclear, chemical or biological warfare, or outright invasion. With the exception of Category (3), as described previously, this coverage does not apply on premises of BNL/BSA.

On-Premises Emergency Fire/Disaster Team Coverage

Coverage is extended while acting as a member of a BSA Emergency Fire/Disaster team.

Bomb Scare and/or Explosion Coverage: On Premises

Coverage is extended to insured persons for covered injuries resulting from a bomb scare or explosion while on BNL/BSA premises, subject to an aggregate limit of benefits of \$23,000,000 on any single loss involving more than one insured person.

Felonious Assault Coverage: On Premises

Coverage is extended to insured persons for covered injuries resulting from any felonious acts committed by a non-employee who is not a family member upon the insured person while on BNL/BSA premises, subject to an aggregate limit of benefits of \$23,000,000 on any single loss involving more than one insured person.

Carjacking Benefit

An additional benefit shall be payable if the insured person suffers a covered Loss resulting directly and independently of all other causes from a covered Accident that occurs during a carjacking of an Automobile that the insured person was operating, getting into or out of, or riding as a passenger. Verification of the Carjacking must be made part of an official police report within 24 hours of the carjacking, or as soon as reasonably possible, or be certified in writing by the investigating officer(s) within 24 hours of the Carjacking, or as soon as reasonably possible.

The additional benefit payable is 10% of the insured person's principal sum subject to a maximum benefit of \$10,000.

Seat Belt Benefit

An insured person's Principal Sum will be increased by 10% but not less than \$1,000 to a maximum of \$25,000 for covered losses occurring while riding in an automobile during Authorized Business Travel provided the insured was using a seat belt at the time of the loss.

Airbag Benefit

An additional benefit of 10% of the insured person's principal sum up to a maximum of \$10,000 will be payable if an insured person's death results from a covered Accident while positioned in a seat protected by a properly functioning and properly deployed supplemental restraint system (airbag) while operating or riding as a passenger in an Automobile.

Rehabilitation Benefit

Coverage is intended to reimburse an insured person for Rehabilitation Expenses arising from a covered injury if:

1. the insured person is participating in a Rehabilitation program due to an injury that results directly from, and from no other cause, but a covered accident; and
2. a doctor prescribes the Rehabilitation program.

Benefits are payable for:

1. the facility providing the Rehabilitation program in which the insured is participating; and
2. immediate family members who incur expenses for travel to and from the location at which the insured is participating in a Rehabilitation program provided actual receipts are submitted with the claim.

Benefits will end when the first of the following events occur:

1. the date the insured completes the Rehabilitation program; or
2. the date the insured dies.

Reimbursement of covered Rehabilitation expenses is subject to a maximum benefit of \$50,000.

Special Counseling Benefit

Coverage includes a special counseling benefit for mental health counseling to assist an insured person in dealing with a covered loss if he/she:

1. suffers an injury that results in a Loss for which the Accidental Death and Dismemberment Benefit is payable; and
2. obtains mental health counseling.

Covered expenses are reimbursable at 10% of the insured person's Principal Sum subject to a maximum of \$25,000.

Special Adaptation Benefit

Special adaptation benefits will be paid if an insured person:

1. suffers a "Presumptive Disability" from a covered Accident; and
2. requires a special housing adaptation; or
3. a special Vehicle to accommodate the disability.

Benefits will not be payable unless the Insured Person's doctor certifies them as necessary.

Continuation of Insurance Expense Benefit

An additional benefit will be paid if a surviving insured spouse or a surviving insured Dependent Child elects to continue group medical and/or dental insurance provided by BSA/BNL of an insured who died, subject to all of the following conditions:

1. the insured's death results directly and independently of all other causes from a covered Accident;
2. the insured is survived by an insured spouse, insured Dependent Child who are insured under the policy on the date the insured dies;
3. the insured spouse, insured Dependent Child is also insured under a medical or dental plan sponsored by BSA/BNL at the time of the insured's death;
4. the insured spouse, insured Dependent Child notifies the insurance carrier of his or her election, within 60 days of the insured's death, to continue his or her existing coverage under group insurance plans sponsored by BSA/BNL as permitted by state or federal continuation law.

This benefit, payable annually, equals the premiums required to continue the medical and or dental insurance described above, as long as the total amount of this benefit does not exceed the lesser of 5% of the Insured person's principal sum or \$7,500.00. The benefit will be paid at the end of each year during which medical and/or dental insurance is continued, if the insurance carrier receives a request for reimbursement and proof of the premiums paid during that year. Benefit payments will continue until the earliest of the following dates:

1. the date a surviving spouse or surviving Dependent Child is no longer eligible to continue medical and/or dental insurance coverage;
2. the date benefits equal the maximum benefit shown above and
3. the end of the maximum benefit period.

Benefits are payable to the surviving spouse, or the person who actually paid the premium on the surviving spouse's behalf, if other than the surviving spouse.

Travel Assistance Services

Coverage is extended to insured persons when traveling on BNL/BSA business outside 100 miles from his/her home or place of permanent assignment. These services include:

- Pre-Departure Services
- Lost Baggage/Passport
- Insurance Coordination
- Emergency Cash
- Travel Medical Emergency Services
- Legal Assistance
- Evacuation and Repatriation Assistance Services

Emergency Medical Evacuation

Coverage is extended to insured persons while traveling outside 100 miles from his/her home or place of permanent assignment. Benefits will be payable for covered expenses if any injury or illness commencing during a covered trip results in the emergency evacuation of an insured person. The emergency evacuation must be coordinated through the Travel Assistance Services Company and be ordered by a legally licensed physician who certifies that the severity of the insured person's injury or illness warrants the emergency evacuation of the insured person.

Repatriation of Remains

Coverage is extended to insured persons while outside a 100-mile radius from his/her home or regular place of employment. Benefits will be payable for the reasonable covered expenses incurred to return the insured person's body home to his/her home country if he/she dies. The repatriation of remains must be coordinated through the Travel Assistance Services Company. Coverage includes, but is not limited to expenses for embalming, cremation, coffin, and transportation.

Travel Assistance Services Company

Emergency Medical Evacuation and Repatriation of Remains are provided while traveling 100 miles or more from your primary home through Worldwide Assistance Services, Inc. They can be reached at:

Toll-free from the U.S.	800-243-6124
Collect from other locations	202-659-7803

Please provide the name **Brookhaven Science Associates** and this **Travel Assistance Plan Identification Number: 01AH585**

Reasonable Accommodation at Worksite Benefit

The insurance carrier will reimburse costs, up to the maximum benefit shown in the Schedule of Benefits, subject to the following conditions, when BSA/BNL incurs costs for any worksite change required to enable the insured to return to work. The insured must have suffered a covered Loss resulting directly and independently of all other causes from a covered Accident, and be returning to work as soon thereafter as permitted by his or her doctor.

The benefit payable to BSA/BNL is the reimbursement costs of any pre-approved change made to the worksite for the Insured, up to the maximum amount specified in the Schedule of Benefits.

Reimbursement will be subject to all of the following conditions:

1. insurance provided under the policy must be in force for the insured on the date the covered Accident occurs;
2. change to the worksite must be made within 12 months of the date of the covered Accident;
3. there is reasonable expectation that such change to the worksite will enable the insured to return to work;
4. the insurance carrier approves any change to the worksite in writing before it is made.

Benefits will not be payable if:

1. there is no cost involved in making any change to the worksite; or
2. any change to the worksite does not meet the standards found in Title I of the Americans with Disabilities Act (ADA).

The insurance carrier will not reimburse the cost of any change to the worksite for which reimbursement is made under more than one policy insuring the insured and issued by the insurance carrier or any other insurance company.

Changes to the worksite means:

1. making existing facilities used by the insured readily accessible and usable; and
2. job restructuring, reassignment to a vacant position, acquisition or modification of equipment or devices, appropriate adjustment or modification of examinations, training materials or policies, the provision of qualified readers or interpreters, and other similar accommodations for individuals with disabilities resulting from a covered Accident.

CLAIMS

How to File a Claim

To file a claim under the Travel Accident Insurance Plan, you must complete a Travel Accident claim form that is available in the Benefits Office. The completed claim form must be submitted to the Benefits Office.

Questions About Claims

If you have a question about your Travel Accident Insurance claim, you should contact the Benefits Office at (631) 344-7516. When discussing your claim, please refer to the claim form and any correspondence that you may have received.

How to Appeal a Claim

If your claim is denied in whole or in part, you will receive a written notice of the denial from the insurance company. The notice will explain the reason for the denial and the review procedures. You

may request a review of the denied claim. The request must be submitted in writing within 60 days after you receive the denial notice. Submit your request, including your reasons for requesting the review, to Aon Consulting, Inc., 55 East 52nd Street, New York, NY 10055. They will have the claim reviewed and ordinarily notify you of the final decision within 60 days of receipt of your request. If special circumstances require an extension of time, you will be notified during the 60 days following receipt of your request.

PREMIUMS

Travel Accident Insurance is provided to you at no cost.

MISCELLANEOUS

Accident

An Accident is an occurrence which occurs while eligible or under this plan, causes bodily injury which results in a loss covered by this plan, and causes a loss directly and independently of any other causes not related to the Accident.

Accident Medical Expense

Reasonable medical expenses caused by a covered Accident incurred within 365 days after the date of the Accident, up to the stated maximum amount payable.

Annual Salary

Annual Salary from BSA or from the regular employer of the insured person is the insured person's annual base salary, before exercise of any salary reduction option, as of the time of the Accident. Overtime pay and premium pay are not included in Annual Salary.

Assignment of Your Travel Accident Insurance Policy

If you want to make an outright assignment of your Travel Accident Insurance to another person instead of naming a Beneficiary, a separate assignment form is necessary and may be obtained from the Benefits Office.

Authorized Business Travel

Means a trip taken at the direction and authorization of BNL/BSA.

Automobile

A self-propelled private passenger motor vehicle with four or more wheels, that is of a type both designed and required to be licensed for use on the highways of any state or country. Automobile includes, but is not limited to, a sedan, station wagon, sport utility vehicle, and a motor vehicle of the pickup, panel, van, camper or motor home type. Automobile does not include a mobile home or any motor vehicle that is used in mass or public transit.

Beneficiary

In the event of accidental death covered by this plan, your Beneficiary will be the person or persons designated under your Basic Life Insurance Plan coverage, unless you wish to designate a specific Beneficiary for this insurance. In the absence of a designated Beneficiary, benefits for loss of life will be paid to the following successor Beneficiaries:

Your spouse, if living; otherwise
Your surviving child(ren) in equal shares, if any; otherwise
Your parent(s) in equal shares, if living; otherwise
Your brother(s) or sister(s) equally, if any; otherwise
Your estate.

All other benefits payable under this plan are paid to you.

Carjacking

A person other than the insured person taking unlawful possession of an Automobile by means of force or threats against the person(s) then rightfully occupying such Automobile.

Coma

A state of profound unconsciousness from which an insured person cannot be aroused. The insured must be confined in a hospital or other medical facility and diagnosed as being in a coma by a licensed physician.

Dependent Child(ren)

Dependent Child(ren) are any unmarried children of insured persons in Categories (1) or (2), per the insurance contract, who are under age 19 or age 25 if in an accredited school or college on a full-time basis, and who are wholly dependent on the insured person for support. A child, for eligibility purposes, includes an insured's natural child; adopted child, beginning with any waiting period pending finalization of the child's adoption; or a stepchild who depends on the insured for financial support.

Disfigurement/Disfigured

Spoiled or deformed appearance caused by burns that can be corrected by means of reconstructive or cosmetic surgery.

Emergency Medical Benefit

Pays medically necessary expenses specifically for medical expense guarantee and hospital admission guarantee up to the amount stated should an insured person suffer a medical emergency while traveling 100 miles or more away from his or her place of permanent residence.

General Information

Information regarding the plan identification number, plan year, plan funding, type of plan, plan sponsor, plan administrator, agent for legal process, your rights under ERISA, prudent actions by plan fiduciaries, and modification, suspension, or termination of the plan can be found in the General Information section of this booklet.

Guest

A Guest is a person who travels at the direction or invitation of BSA whose travel expenses are paid for or reimbursed by BSA, or those persons who agree to pay one-half of the airfare while traveling to and from the BNL/BSA premises at the invitation of BSA.

Leave of Absence

You are not covered by the Travel Accident Insurance Plan if you are on an approved Leave of Absence.

Loss

A Loss of member with respect to a hand or foot means complete severance through or above the wrist or ankle joint; with respect to eyes means the total, permanent loss of sight; with respect to speech, means total and permanent loss of audible communication that is irrecoverable by natural, surgical or artificial means; with respect to hearing means entire loss of hearing in both ears that is irrecoverable and cannot be corrected by any means; with respect to thumb and index finger means complete severance through or above the knuckle joints nearest the hand.

A Loss for disability means permanent and total disability resulting from a covered Accident which causes the insured to be unable to engage in any occupation or employment for which he or she is qualified by reason of education, training, or experience. Benefits are payable after such condition has lasted 12 months and is deemed total, continuous, and permanent at that time.

A Loss with regard to quadriplegia means complete and irreversible paralysis of both upper and lower limbs; with regard to paraplegia means the complete and irreversible paralysis of both lower limbs; and with regard to hemiplegia means the complete and irreversible paralysis of upper and lower limbs of one side of the body.

Presumptive Disability

Presumes an insured person is Totally Disabled if he/she suffers the complete and irrecoverable sight of both eyes, speech, hearing in both ears, or of any two limbs, hands or feet, provided the loss occurs within one year of the Covered Accident

Rehabilitation

Medical services, supplies, or treatment, or hospital confinement (or part of a hospital confinement) that satisfies all of the following conditions:

1. are essential for physical rehabilitation required due to the insured's covered loss;
2. meet generally accepted standards of medical practice;
3. are performed under the care, supervision or order of a doctor;
4. prepare the Insured to return to his or any other occupation.

Termination of Coverage

Travel Accident Insurance Plan benefits will cease on the day an insured person is no longer employed or affiliated with BSA in an eligible capacity.

Vehicle

A private passenger land motor vehicle. It includes automobiles, vans, and four wheel drive vehicles. It does not include a vehicle used for farming, commercial business, racing or any type of competitive speed event.