

Lam Research Corporation

Lam Research Corporation provides travel benefits to employees and dependents traveling on behalf of Lam Research Corporation for business purposes. This includes 14 days of personal deviation while on a business trip. Below is a brief overview of the benefits being offered. If you have additional questions, please contact your Benefits Administrator.

While Traveling Anywhere in The World

Accidental Death & Dismemberment Benefits

If, within 365 days of a covered accident, injury results in any one of the losses shown below, the benefit amount shown opposite the loss will be paid. If multiple losses occur, only one benefit amount—the largest—will be paid for all losses due to the same accident.

Covered Loss	Benefit Amount
Life, Two or more Members,	100%
Paraplegia, Hemiplegia	50%
One Member	50%
Thumb & Index Finger of the Same Hand, Uniplegia	25%

Additional Benefits

- Coma
- Home Alteration and Vehicle Modification
- Rehabilitation
- Seatbelt and Airbag
- Identity Theft Benefit
- Special Adaptation Benefit
- Personal Property & Financial Instruments Benefit
- Carjacking
- Cosmetic Disfigurement from Burns
- Family Reunion Benefit
- Special Counseling Benefit
- Special Education Benefit
- Lost Luggage Benefit

While Traveling Outside Your Home Country or Country of Permanent Assignment

Medical Expense Benefits

We will pay up to \$1,000,000 for medically necessary expenses incurred for hospital and medical care, treatment, or services within 30 days of a covered accident or sickness.

War Risk Benefit applies only if traveling outside your home country, country of permanent assignment, or the United States, Afghanistan, Iraq, Syria, Russia, Ukraine, Belarus, Israel (including West Bank and Gaza), and Lebanon added as excluded countries

Emergency Response Benefits

If you are traveling more than 100 miles from your permanent residence or you are outside your home country on company business, we will pay the following emergency response benefits (subject to the maximum limits in the Policy):

- Emergency Medical
- Emergency Medical Evacuation
- Repatriation of Remains
- Security Evacuation Expense including natural disaster (applies only if traveling outside your home country)

What Is Not Covered

No benefits are payable for any loss or Injury that is caused by or results from:

- intentionally self-inflicted injury, suicide, or attempted suicide (applicable to Accidental Death and Dismemberment Benefit only)
- war or any act of war, whether declared or not (except as provided by the Policy)
- a Covered Accident that occurs while on active duty service in the military, naval, or air force of any country or international organization
- sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food (except as provided in the Policy)
- piloting or serving as a crewmember in any aircraft (except as provided in the Policy)
- commission of, or attempt to commit, a felony

Additional exclusions apply to Personal Property and Financial Instrument Reimbursement and Security Evacuation Expense benefits. Please contact your Benefits Administrator for more details.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.

In addition, no Medical Expense Benefits are payable for any loss, treatment, or services resulting from or contributed to

- by:
- routine physicals and care of any kind
 - routine dental care and treatment
 - routine nursery care
 - cosmetic surgery, except for reconstructive surgery needed as the result of an Injury
 - eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof; eyeglasses, contact lenses, and hearing aids
 - services, supplies, or treatment including any period of Hospital confinement which is not recommended, approved, and certified as Medically Necessary and reasonable by a Doctor, or expenses which are non-medical in nature
 - treatment or service provided by a private duty nurse
 - treatment by any Immediate Family Member or member of the Insured's household
 - expenses incurred during holiday travel, or travel for purposes of seeking medical care or treatment, or for any other travel that is not in the course of the Policyholder's business (unless Personal Deviations are specifically covered)
 - covered medical expenses for which you would not be responsible for in the absence of the Policy
 - any expense paid or payable by any other valid and collectible group insurance plan
 - injury or sickness for which benefits are paid or payable under any workers' compensation or occupational disease law or act, or similar or similar legislation, whether United States federal or foreign law