



Accidental Death and Dismemberment Insurance

Support after an accidental death or severe injury can provide much-needed financial assistance through a difficult time. Our AD&D insurance includes a Family Benefits Package designed to help surviving family members maintain their standard of living and pursue their dreams.

Covered Members

An active employee of the Employer working 30 or more hours per week.

	Voluntary AD&D Insurance	Employee+Family
	Employee	Family
Benefit Schedule	Increments of \$10,000	Spouse Only: 50% of employee's amount Child Only: 15% of employee's amount Spouse with Dependent children: 40% of employee's amount for spouse and 10% of employee's amount for each child
Maximum Benefit	\$250,000	Spouse: Based on benefit schedule Child: \$50,000
Minimum Benefit	\$10,000	n/a
Age Reduction Schedule	To 65% at age 70 To 45% at age 75 To 30% at age 80 To 15% at age 85	n/a
Employer Contribution	0%	0%
Loss of life (including disappearance and exposure)	100%	100%
Loss of both hands, or both feet, or sight of both eyes	100%	100%
Loss of one hand and one foot	100%	100%
Loss of sight of one eye and either one hand or one foot	100%	100%
Loss of sight of one eye and loss of speech	100%	100%
Loss of sight of one eye and loss of hearing in both ears	100%	100%
Loss of either one hand or one foot and loss of speech	100%	100%
Loss of either one hand or one foot and hearing in both ears	100%	100%
Loss of speech and hearing in both ears	100%	100%



	Voluntary AD&D Insurance	Employee+Family
	Employee	Family
Loss of one hand or one foot, even if surgically reattached	50%	50%
Loss of sight of one eye	50%	50%
Loss of speech	50%	50%
Loss of hearing in both ears	50%	50%
Loss of thumb and index finger of same hand	25%	25%
Seat Belt Benefit	AD&D benefit payable up to \$10,000	AD&D benefit payable up to \$10,000
Air Bag Benefit	AD&D benefit payable up to \$5,000	AD&D benefit payable up to \$5,000
Family Benefits Package	Included	n/a
Repatriation Benefit	Included	n/a

Additional Plan Design Details

- This plan provides 24-hour coverage for accidents and dismemberments occurring on or off the job.
- Commissions are not included in a member's annual earnings.
- The Family Benefits Package includes:
 - The Higher Education Benefit reimburses tuition expenses up to \$5,000 per child per year towards a 4-year college education for the deceased's children - not to exceed a cumulative total of \$20,000 or 25% of the AD&D benefit per child, whichever is less.
 - Career Adjustment Benefit reimburses tuition expenses up to \$5,000 per year to help a spouse to return to the workforce after the death of their spouse - not to exceed the cumulative total or \$10,000 or 25% of the AD&D benefit, whichever is less.
 - Child Care Benefit reimburses a family's child care expenses up to \$5,000 per year - not to exceed \$10,000 or 25% of the AD&D benefit, whichever is less.
- AD&D insurance for dependents continues automatically, without premium payment, for five months after the death of the insured member.
- Dependents coverage includes child(ren) from live birth through age 25.
- The AD&D Occupational Assistance service is included and provides access to a Workplace Possibilities (SM) Consultant who helps those with a specified accidental dismemberment return to productive work and life.