

## Plan Highlights

# Voluntary Group Accidental Death & Dismemberment Insurance



### Attain ABA

#### ELIGIBILITY

All Active Full-Time Employees working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

**Dependents:** You must be insured for your Dependents to be covered.

Dependents are:

- ▶ Your legal spouse who is not legally separated or divorced from you
- ▶ Your unmarried financially dependent children birth to 26 years.
- ▶ A person may not have coverage as both an Employee and Dependent.
- ▶ Only one insured spouse may cover dependent children.

#### BENEFIT AMOUNT

**Employee:** Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments.

*Amounts of life insurance equal to 500% or more may be subject to an earnings cap.*

**Spouse:** Choose from a minimum of \$5,000 to a maximum of \$250,000 in \$5,000 increments, not to exceed 100% of employee amount.

**Child(ren):** Birth to age 26 years: \$10,000

#### CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

#### AD&D SCHEDULE

For Accidental Loss of	Amount Payable
Life	100%
Two or More Members*	100%
Speech and Hearing	100%
One Member*	50%
Speech or Hearing	50%
Thumb and Index Finger of Same Hand	25%

\* "Member" refers to a hand, foot or eye

#### BENEFIT REDUCTION DUE TO AGE (Applicable to employee / spouse coverage)

<u>Age</u>	<u>Original Benefit Reduced to</u>
70	50%

#### RATES

See attached Rate Sheet

#### FEATURES

- ▶ Conversion Privilege
- ▶ Exposure and Disappearance
- ▶ Seat Belt and Air Bag Benefit
- ▶ Total Loss of Use Benefit

#### VALUE-ADDED SERVICES

- ▶ Travel Assistance Services