



What is it?

Life and accidental death and dismemberment (AD&D) insurance provides cash benefits in the unfortunate event that you or a covered family member passes away or suffers a traumatic injury from certain covered accidents.

Why is this coverage valuable?

Life and AD&D insurance can offer reassurance that you or the people you love will have access to money to help cover expenses during a challenging time.

Your life/AD&D coverage

Eligibility description	All full-time employees
Contribution	You pay the cost of your coverage.
Employee life coverage amount	Increments of \$10,000
Employee life coverage maximum	This amount may not exceed the lesser of 5 times annual earnings rounded to the next higher \$10,000 or \$300,000.
Spouse life coverage	The amount of dependent life insurance coverage cannot be greater than 100% of the employee benefit. Increments of \$5,000
Spouse life coverage maximum	This amount may not exceed \$150,000.
Dependent child(ren) life coverage	At least 1 day but under six months: \$200 At least six months but under 25 years: \$20,000
AD&D Plus coverage	Your life coverage includes enhanced AD&D coverage equal to the life benefit amount.
AD&D spouse coverage	Your dependent life coverage includes enhanced AD&D coverage equal to the life benefit amount.
Guarantee issue: You're not required to answer health questions to qualify for coverage up to and including the specified amount when you sign up for coverage during the initial enrollment period.	Newly Eligible Employee: \$130,000 Spouse: \$30,000 Current Employee During OE: 2 increments (\$10,000/\$20,000); Spouse: 2 increments (\$5,000/\$10,000)
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Health statement may be required.
Benefit reductions	Employee: 35% reduction at age 65, an additional 25% reduction of the original amount at age 70, an additional 15% of the original amount at age 75, and an additional 15% of the original amount at age 80. Benefits end when you retire. Spouse: 35% reduction at age 65. Benefits end when your spouse reaches age 70 or retires, whichever occurs first.
Portability: Allows you to continue maintaining coverage if you terminate your employment.	Yes



Conversion: Allows you to continue coverage after your group plan has been terminated.	Yes, with restrictions. See certificate of benefits.
Accelerated life benefit: A lump-sum benefit is paid to you if you're diagnosed with a terminal condition as defined by the plan.	Yes. See certificate of benefits.
Waiver of premium: Relieves you from paying premiums during a period of disability that's lasted for a specific length of time.	Included
LifeKeys® services: Access to counseling, financial, and legal support services.	Included
TravelConnect® services: Access to emergency medical assistance for you and your family when you're on a trip 100 or more miles from home.	Included

Life/AD&D rate information

Option	Monthly rate
Employee and spouse life insurance	See rate tables below.
Employee AD&D	\$0.020 per \$1,000 in covered benefit
Spouse AD&D	\$0.020 per \$1,000 in covered benefit
Child(ren) life insurance	\$0.850 per month

Employee life insurance monthly rate

Age range	Premium monthly rate
0 – 24	\$0.020
25 – 29	\$0.020
30 – 34	\$0.040
35 – 39	\$0.060
40 – 44	\$0.080
45 – 49	\$0.130
50 – 54	\$0.210
55 – 59	\$0.410
60 – 64	\$0.610
65 – 69	\$1.140
70 +	\$1.860

Spouse life insurance monthly rate:

Age range	Premium monthly rate
0 – 24	\$0.020
25 – 29	\$0.020
30 – 34	\$0.040
35 – 39	\$0.060
40 – 44	\$0.080
45 – 49	\$0.130
50 – 54	\$0.210
55 – 59	\$0.410
60 – 64	\$0.610
65 – 69	\$1.140



Benefit exclusions

Like any insurance, this life and AD&D insurance policy does have exclusions.

For life insurance, a suicide exclusion may apply.

For AD&D, benefits won't be paid if death/dismemberment occurs as the result of:

- War, declared or undeclared, or any act of war
- Intentionally self-inflicted injuries, while sane or insane
- Suicide, or suicide attempt, while sane or insane
- Active participation in a riot
- Committing or attempting to commit a felony
- Disease, bodily or mental illness, or medical or surgical treatment thereof
- Infections
- Controlled substances voluntarily taken, ingested, or injected unless prescribed or administered by a physician
- Serving on full-time active duty in the armed forces of any country or international authority
- The presence of alcohol in the covered person's blood, which raises the presumption that the covered person was under the influence of alcohol and contributed to the cause of the accident

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.