Life and AD&D Insurance

Supplemental AD&D

Supplemental AD&D coverage is separate and apart from your Basic and Supplemental Term Life insurance coverage. It provides benefits beyond your disability or life insurance for covered losses that are the result of an accidental injury or loss of life. The full amount of AD&D coverage you select is called the Full Amount and is equal to the benefit payable for the loss of life. Benefits for other losses — such as loss of sight, speech or hearing; coma; or paralysis — are payable as a predetermined percentage of the full amount.

Supplemental AD&D Coverage Amounts

Your Supplemental AD&D amount is equal to your Supplemental Term Life amount. You can also cover your dependent spouse and child(ren). Dependent coverage amounts will be equal to their Dependent Term Life coverage amounts.

Supplemental Coverage Highlights

- **Portable** – keep your supplemental coverage if you leave your current employer
- **Convertible** – convert your group term life insurance benefits to an individual whole life policy if your coverage ends
- **Accelerated Benefits Option** – get up to 80% of your life insurance benefit if you (or your spouse) are terminally ill and have less than 24 months to live. Note: this benefit is not the same as long term care insurance.

Some limitations and exclusions apply, so see the plan documents for details.

VOLUNTARY LIFE COVERAGE AMOUNT	
Employee	• Increments of $10,000 up to $500,000 • New Hire Guaranteed Issue $250,000
Spouse	• Increments of $5,000 up to $250,000 not to exceed 100% of Employee's election • New Hire Guaranteed Issue $50,000
Child(ren)	• $10,000 not to exceed 100% of Employee's election • New Hire Guaranteed Issue $10,000

Voluntary Life Rates per $10,000	
Age	**Employee/Spouse[1]**
<25	$0.30
25-29	$0.30
30-34	$0.40
35-39	$0.70
40-44	$1.00
45-49	$1.60
50-54	$2.40
55-59	$3.70
60-64	$5.50
65-69	$9.30
70-74	$16.50
75+	$33.70
Child(ren)	
To age 26	$1.75

[1] Spouse rate is based on employee's age.

VOLUNTARY AD&D COVERAGE AMOUNT	
Employee	• Increments of $10,000 up to $500,000 • Guaranteed Issue $500,000
Spouse	• Increments of $5,000 up to $250,000 not to exceed 100% of Employee's election • Guaranteed Issue $250,000
Child(ren)	• $10,000 not to exceed 100% of Employee's election • Guaranteed Issue $10,000