

Basic AD&D



Accidents are the fifth leading cause of death for people of all ages.* A serious injury or the accidental death of a wage earner can have tremendous consequences, even for a two-income family. Without sufficient financial resources, employees may not be able to afford the care they or their loved ones may require. Further, home mortgage payments, college education funds and retirement savings may all be jeopardized if money is not available to help provide for employees and their families needs.

With Accidental Death & Dismemberment Insurance from the Accident & Health Division, companies have an excellent solution that can help reduce employee benefit costs, expand benefit packages and demonstrate their commitment to employees.

Advantages for Employers

- **A Competitive Edge:** Our Accidental Death & Dismemberment Insurance helps businesses address competitive pressures for stronger benefit packages to attract and retain talented employees.
- **Controls Costs:** Companies can add this choice benefit at affordable cost to them, making the program well suited to companies seeking affordable alternatives to substantial employee benefits packages.
- **A Good Employee Relations Builder:** This highly desirable benefit helps companies demonstrate their commitment to employees' well-being. And with our affordable coverage, companies can ease the burden of increasing employees' share of health care costs.
- **Easy Setup and Administration:** Accidental Death & Dismemberment Insurance is expertly designed for easy, cost-effective installation and administration.

Advantages for Employees

- **Insurance Protection:** The plan provides generous, lump-sum Accidental Death & Dismemberment benefits, with coverage amounts up to \$50,000.
- **Popular Lifestyle Benefit Options:** Companies can enhance their plans with an array of popular options—including family income, tuition, day care, rehabilitation, and travel riders—that can give employees the coverage they want.
- **A Valuable Complement to Other Insurance:** Benefits are paid directly to employees, without deductibles or copayments, in addition to other insurance. The program can be particularly valuable for employees who need to enhance their current life insurance and medical insurance coverage.
- **Family Coverage Available:** Employees may insure their eligible spouses and eligible dependent children.
- **The Comfort of 24/7 Coverage Worldwide:** Coverage is in force 24 hours a day, on or off the job, anywhere in the world.
- **Guaranteed Acceptance:** Coverage is provided without a physical exam, regardless of health history.

Benefits**Accidental Death, Dismemberment Benefit**

If a covered loss occurs within 365 days after the date of the covered accident causing the loss, the Plan will pay in one sum the indicated percentage of Principal Sum as follows:

Loss of	Percentage
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and the Sight of One Eye	100%
One Foot and the Sight of One Eye	100%
Speech and Hearing in Both Ears	100%
The Sight of One Eye	50%
One Hand or One Foot	50%
Speech or Hearing in Both Ears	50%
Hearing in One Ear	25%
Thumb and Index Finger of the Same Hand	25%



“Loss” of a hand or foot means complete severance through or above the wrist or ankle joint. “Loss” of sight of an eye means total and irrecoverable loss of the entire sight in that eye. “Loss” of hearing in an ear means total and irrecoverable loss of the entire ability to hear in that ear. “Loss” of speech means total and irrecoverable loss of the entire ability to speak. “Loss” of thumb and index finger means complete severance through or above the metacarpophalangeal joint of both digits. If you sustain more than one Loss as a result of the same accident, only one amount, the largest, will be paid.

For more information,
contact your local
Accident & Health Office.

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*National Safety Council®, Injury Facts™, 2009 Edition

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