



# Accidental Death & Dismemberment

## Quick Facts

### PRODUCT DESCRIPTION

Covers insured in the event of loss of life, limb, sight, speech or hearing due to a covered accident

### ACCOUNT TYPES

Share and Share draft

### ELIGIBILITY

- Insured and spouse: 18 and older
- Dependent children: 19 and under, or under 25 if enrolled in accredited institution of higher learning
- No termination age; however, coverage reduces 50% at age 70

### FAMILY COVERAGE

Spouse: Spouse with children – 50% additional coverage amount; spouse without children – 60% additional coverage amount  
Child(ren): 20% additional coverage amount

### ITEMIZED COVERAGE

Loss of Life – 100% of benefit; Loss of Both Hands or Both Feet or Sight of Both Eyes – 100%; Loss of Speech and Hearing – 100%; Loss of One Hand and One Foot – 100%; Loss of Either Hand or Foot and Sight of One Eye – 100%; Loss of Sight in One Eye – 50%; Loss of Either Hand or Foot – 50%; Loss of Speech or Hearing – 50%; Loss of Thumb and Index Finger on Same Hand – 25%

### ADDITIONAL FEATURES

**Anti-Inflation Benefit:** For every two years additional coverage remains continuous, it will be increased by 5%. This provision can continue to increase coverage until it reaches 125% of the original amount of insurance.

**Common Carrier Accidental Death:** Provides benefits for accidental loss of life from a covered injury while traveling as a fare-paying passenger in or on a public conveyance operated by a licensed common carrier. Benefit is two times the amount of additional coverage.

**Educational Assistance Benefit:** If primary insured dies from covered accident, this benefit pays an educational benefit for each dependent child enrolled as full-time student in an institution of higher education on the date of the insured's death. (Benefits will also be paid for dependent children who are in 12th grade on the date of the insured's death but who enroll in an institution of higher education within 1 year.) The benefit for each qualifying student is 2% of the insured's accidental death benefit paid for each year the student qualifies, up to a maximum of \$5,000 per year, up to 4 years. If no children are eligible, a benefit in the amount of \$1,000 will be paid to beneficiary.

**Dependent Child Care:** Pays child care costs equal to the lesser of 2% of additional coverage, \$2,000, or incurred childcare expenses per eligible dependent child up to lifetime maximum of \$50,000 if insured dies from a covered accident.

**\*Accidental Hospital Indemnity:** Benefit payable of 1% of additional coverage, up to a maximum monthly amount of \$2,500, and not to exceed 12 monthly payments, for an injury and confinement in a hospital, for more than 7 consecutive days, as an inpatient as a result of a covered loss. (\*Not available in New York and Washington. In New York and Washington, the fifth benefit, Total and Permanent Accidental Disability Benefit, pays a monthly benefit equal to 1% of the amount of additional coverage, up to the maximum of \$50,000, should the insured suffer a total and permanent accidental disability as defined in the Insurance Coverage Document.)

### EXCLUSIONS

Please see Insurance Coverage Document for details about plan exclusions, limitations and terms of coverage.

### PLAN ADMINISTRATOR

Affinion Benefits Group, a division of Affinion Group



## Member FAQ

**Q. Do I automatically receive the \$1,000 no-cost basic insurance?**

**A. No.** You must complete and return the enrollment form.

**Q. Do I have to buy additional coverage in order to get the \$1,000 basic?**

**A. No.** The \$1,000 AD&D insurance coverage is provided to you, at no cost, as long as you maintain your account with us.

**Q. Does this cover on-the-job accidents?**

**A. Yes.** The coverage is effective 24 hours a day, worldwide.

**Q. How much additional coverage may I choose?**

**Can I get insurance for my spouse and family, too?**

**A. AD&D insurance** has coverage levels to fit your budget, from \$10,000 to \$300,000. Spouses and unmarried children 19 and under (under age 25 if full-time students) may be insured under the family plan. If the family plan is selected, spouses are insured for 50%. Dependent children are each insured for 20%. If your household does not have any dependent children, the spouses's coverage rises to 60% of the additional coverage selected.

**Q. Do I have to take a medical exam or answer a lot of health questions?**

**A. No.** There are no medical questions or physical exams required to qualify.

**Q. I bought additional coverage, and I received something called "added benefits." What does this mean?**

**A. You automatically receive five added benefits that are included with your insurance.**

**(1) Common Carrier Accidental Death:** Pays twice the face value of your accidental death benefit.

**(2) Educational Assistance:** Pays a benefit for each dependent child who is enrolled as a full-time student in an institution of higher learning.

**(3) Anti-Inflation:** After two years of continuous coverage, increases the benefit by 5% every two years until it reaches 125% of the original amount.

**(4) Dependent Child Care:** Pays child care costs equal to the lesser of 2% of contributory coverage, \$2,000, or incurred child care expenses per eligible dependent child up to lifetime maximum of \$50,000 if you die from a covered accident.

**(5) Accident Hospital Indemnity:**\* Provides an additional benefit payable of 1% of additional coverage, up to \$1,500 a month, and 1/30th of the monthly benefit for each day of a partial month, and not to exceed 12 monthly payments, for an injury and confinement in a hospital, for more than 7 consecutive days, as an inpatient as a result of a covered loss. (\*Not available in New York and Washington. In New York and Washington, the fifth benefit, **Total and Permanent Accidental Disability Benefit**, pays a monthly benefit equal to 1% of the amount of your additional coverage, up to the maximum of \$50,000, should the insured suffer a total and permanent accidental disability as defined in the Insurance Coverage Document.) Your Insurance Coverage Document will explain all the specifics.

**Q. Is there an age cutoff?**

**A. There is no termination age;** however, coverage reduces 50% at age 70.

**Q. When does my coverage begin?**

**A. The effective date is shown on your Insurance Coverage Document.**

**Q. How long does it take before I receive my insurance coverage document?**

**A. It takes about 30 days from the time the enrollment form is received to process and issue the Insurance Coverage Document.**

**Q. What if I decide to cancel?**

**A. Your coverage has a no-risk 30-day guarantee.** If you choose not to keep your insurance, simply call toll free 1-877-309-6576, and your insurance will be cancelled immediately. Any premiums you have paid during the 30-day period will be fully refunded to you.

**Q. How will I be billed?**

**A. 1) Because you are a share account holder,** the premiums will be automatically debited from your account quarterly. This transaction will be reflected on your statement.  
**2) Because you are a share draft account holder,** the premiums will be automatically debited from your account quarterly. This transaction will be reflected on your statement.

**Q. How do I file a claim?**

**A. Call toll free at 1-877-309-6576 weekdays, 7:00 a.m. to 8:00 p.m., Saturdays, 8:30 a.m. to 5:00 p.m., CST.**

**Q. How long will it take to process my claim?**

**A. The claims are processed within five days of the Plan Administrator receiving the appropriate information and documentation in their offices in Nashville, TN. Once processed, the claim is then forwarded to the underwriter for determination of benefits.**

**Q. Who is the plan administrator?**

**A. The Plan Administrator is Affinion Benefits Group, a division of Affinion Group, the nation's largest provider of direct response insurance programs.**

**What happens if your member asks a question, and you are unsure of the answer?**

**Call!** Trained representatives are available to assist both employees and members.

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