



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: under 21, or under 25 if enrolled in accredited institution of higher learning
- No termination age; however, coverage reduces 50% at age 70 or older

FAMILY COVERAGE

Spouse: Spouse with children – 50% supplemental coverage amount; spouse without children – 60% supplemental coverage amount

Child(ren): Each dependent child – 20% supplemental coverage amount; each dependent child of a single parent – 25% supplemental coverage amount

ITEMIZED COVERAGE

Loss of Life – 100% of benefit; Loss of Both Hands or Both Feet or Entire 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 Entire Sight of One Eye – 100%; Loss of Entire 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.

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 supplemental coverage.

Educational Assistance Benefit (available with Family Coverage): If primary insured dies from a 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 your death. (Benefits will also be paid for dependent children who are in 12th grade on date of your death but who enroll in an institution of higher education within 1 year.) The benefit for each qualifying student is 2% of supplemental coverage paid for each year the student qualifies, up to a maximum of 4 years. If no children eligible, an additional 2% of the coverage will be paid to beneficiary.

Hospital Income Benefit: Provides coverage for hospital stay for more than 7 days (starting within 30 days of the accident) as the result of a covered Injury; insured or covered family member receives benefit of 1% of the Voluntary Insurance benefit up to \$2,500 a month. The benefit is available for the duration of the confinement, not to exceed 12 months.

Day Care Benefit: Pays a day care benefit of 2% of the Voluntary Insurance benefit or \$2,000 (whichever is less) each year for two years, for each Eligible Dependent (under age 14 at the time of your death) who is enrolled in a Day Care Program. We will pay \$1,000 if no Eligible Dependents qualify at the time you lose your life.

Adaptive Home and Vehicle Benefits: Provides coverage for a loss (other than loss of life) under the AD&D benefit, the plan will pay a benefit of 2% of Additional Coverage, the expense incurred or \$2,500 (whichever is less) for the one-time cost of adapting (under defined circumstances) the covered person's home to make it more accessible and vehicle to make it more drivable or rideable.

EXCLUSIONS

As with all insurance programs, some exclusions apply. See program Insurance Coverage Document for details.

PLAN ADMINISTRATOR

Affinion Benefits Group, a division of Affinion Group