

# AD&D Insurance

100% of premium paid by Associate through payroll deductions



<b>AD&amp;D/Principal Sum Amounts</b>	<p>Optional family plan coverage for Spouse/Children (under 19; 25 if in college; incapacitated of any age). Family member coverage will be a fixed % of Associate's election—60 / 50 - 10 / 15 formula.</p>
<p><b>NOTE:</b> Spouse and/or Children coverage cannot be purchased on a standalone basis, i.e., Associate Participation is also required.</p>	
<b>AD&amp;D Benefits</b>	<p>Included for all Insured Persons. Principal Sum payable (largest, if more than one) within 12 months of covered accident: Life, 2 or more members (i.e., hand, foot, sight of eye), Speech and Hearing.</p>
<b>Plegia Benefits</b>	<p>Included for all Insured Persons. Hemi/Para/Quadriplegia (beginning within 60 days of covered accident, continuing for one year) Only largest Principal Sum paid if other AD&amp;D benefits also payable.</p>
<b>Accident Coma Benefits</b>	<p>Included for all Insured Persons. When covered injuries result in treatment by a legally qualified physician beginning within 7 days of injury. Remainder of any Principal Sum paid upon death.</p>
<b>Seat Belt Benefit</b>	<p>Included for all Insured Persons. For loss of life in covered auto accident while wearing seat belt.</p>
<b>Air Bag Benefit</b>	<p>Included for all Insured Persons. For loss of life in covered auto accident, if, at the time of the accident, an Air Bag restraint system was in place and operable.</p>
<b>Rehabilitative Services Benefit</b>	<p>Included for all Insured Persons.</p>
<b>Extension of Coverage</b>	<p>Included only if Spouse/Children covered. If Associate dies from covered accident, coverage continues for eligible dependents without premium payment for up to 12 months or until the spouse remarries, plan terminates, or children cease to be eligible due to age or remarriage, whichever 1st occurs.</p>
<b>Exposure &amp; Disappearance</b>	<p>Accidental exposure to elements covered as though it were an injury. Loss of life presumed after 12 months following disappearance of insured as a result of sinking, wrecking or disappearance of conveyance he/she was riding.</p>