What is it?

Life and accidental death and dismemberment (AD&D) insurance provide cash benefits in the unfortunate event that you or a covered family member passes away or suffers a traumatic injury from certain covered accidents.

Why is this coverage valuable?

Life and AD&D insurance can offer reassurance that you, or the people you love, will have access to money to help cover expenses during a challenging time.

Your life/AD&D coverage

Eligibility description	All owners
Contribution	You pay the cost of your coverage
Employee life coverage amount	Increments of $10,000
Employee life coverage maximum	This amount may not exceed the lesser of 5 times annual earnings rounded to the next higher $10,000 or $500,000
Spouse/domestic partner life coverage	The amount of dependent life insurance coverage cannot be greater than 100% of the employee benefit. Increments of $5,000
Spouse/domestic partner life coverage maximum	This amount may not exceed $250,000
Dependent child(ren) life coverage	Live birth to 14 days: $2,000 At least 14 days to 26 years: Increments of $1,000 to a maximum of $10,000
AD&D coverage	Increments of $10,000. This amount may not exceed $500,000
AD&D spouse/domestic partner coverage	Increments of $5,000. This amount may not exceed $250,000
Dependent child(ren) AD&D coverage	Live birth to 14 days: $2,000 At least 14 days to 26 years: Increments of $1,000, $2,000 minimum, to a maximum of $10,000
Guarantee issue: You're not required to answer health questions to qualify for coverage up to and including the specified amount when you sign up for coverage during the initial enrollment period.	Employee: $150,000 Spouse/domestic partner: $50,000
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Health statement may be required
Benefit reductions	Employee: Reduces to 65% at age 65, to 50% at age 70, and 25% at age 75 Spouse/domestic partner: Reduces to 65% at age 65

Portability: Allows you to continue maintaining coverage if you terminate your employment.	Yes
Conversion: Allows you to continue coverage after your group plan has been terminated.	Yes, with restrictions. See certificate of benefits
Accelerated life benefit: A lump-sum benefit is paid to you if you're diagnosed with a terminal condition as defined by the plan.	Yes. See certificate of benefits
Waiver of premium: Relieves you from paying premiums during a period of disability that's lasted for a specific length of time.	Included
EmployeeConnect SM **services:** Gives you and your family confidential access to counselors, along with personal, counseling, legal, and financial assistance.	Included
TravelConnect® **services:** Access to emergency medical assistance for you and your family when you're on a trip 100 or more miles from home.	Included

Life/AD&D rate information

Option	**Monthly rate**
Employee and spouse/domestic partner life insurance	See rate tables below
Employee AD&D	$0.027per $1,000 in covered benefit
Spouse/domestic partner AD&D	$0.027 per $1,000 in covered benefit
Child(ren) life insurance	$0.200 per $1,000 in covered benefit
Child(ren) AD&D	$0.027 per $1,000 in covered benefit

Employee life insurance monthly rate per $1,000:

Age range	Premium monthly rate
0 – 29	$0.092
30 – 34	$0.104
35 – 39	$0.156
40 – 44	$0.252
45 – 49	$0.389
50 – 54	$0.633
55 – 59	$0.995
60 – 64	$1.380
65 – 69	$2.549
70 +	$4.312

Spouse/domestic partner life insurance monthly rate per $1,000:

Age range	Premium monthly rate
0 – 29	$0.092
30 – 34	$0.104
35 – 39	$0.156
40 – 44	$0.252
45 – 49	$0.389
50 – 54	$0.633
55 – 59	$0.995
60 – 64	$1.380
65 – 69	$2.549

Benefit exclusions

Like any insurance, this life and AD&D insurance policy does have exclusions.

For life insurance, a suicide exclusion may apply.

For AD&D, benefits won't be paid if death/dismemberment occurs as the result of:

- War, declared or undeclared, or any act of war
- Intentionally self-inflicted injuries, while sane or insane
- Suicide, or suicide attempt, while sane or insane
- Active participation in a riot
- Committing or attempting to commit a felony
- Disease, bodily or mental illness, or medical or surgical treatment thereof
- Infections
- Controlled substances voluntarily taken, ingested, or injected unless prescribed or administered by a physician
- Serving on full-time active duty in the armed forces of any country or international authority
- The presence of alcohol in the covered person's blood, which raises the presumption that the covered person was under the influence of alcohol and contributed to the cause of the accident

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

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Reminder: Please review your beneficiary(ies) to ensure that they're up to date. It's good practice to review, and if necessary, update your beneficiary(ies) annually.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the policy, the policy will govern.

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On Call International must coordinate and provide all arrangements in order for eligible services to be covered. Coverage is subject to contract language that contains specific terms, conditions, and limitations, which can be found in the program description.

The *TravelConnect*® program is not available to insured employees and dependents of policies issued in the state of New York and Washington. Access only program available to insured employees and dependents of policies issued in the state of Missouri and Texas. Benefits provided under the Access only program exclude payment for paid services. **Not for use in New York and Washington.**

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