Accidental Death and Dismemberment Insurance Plan

As a full-time employee, you are provided with an Accidental Death and Dismemberment (AD&D) policy. This policy is part of your life insurance policy. Your AD&D policy pays for losses which are a result of an accident occurring on or off the job while you are insured.

Effective Date

You are enrolled in the AD&D plan after 30 days of continuous, full-time employment.

Coverage Amount

This insurance amount is not based on annual earnings. The Plan will provide each eligible full-time employee with up to $40,000 Accidental Death & Dismemberment coverage.

Exclusions

This policy does not cover any loss resulting from: ➉ Suicide or attempted suicide ➉ Physical or mental sickness without demonstrable organic origin, or treatment for such ➉ Voluntary intake of poisons, drugs, gas or fumes, unless taken as prescribed by a physician

- Committing a felony, or an attempt to do so
- Being intoxicated or under the influence of any narcotic, unless taken as prescribed by a physician
- Insurrection; war or an act of war
- Travel in any moving aircraft in which you have any duties

Your Beneficiary

Each benefit of this coverage is payable to you, except for loss of life. Then, the full amount of your coverage is payable to your beneficiary or beneficiaries you have named on the Life Insurance Beneficiary Designation Form. Note that this form takes precedence over your will, and should be update immediately whenever you wish to change your beneficiary or beneficiaries. You may change your beneficiary at anytime by obtaining a change in beneficiary form from the Employee Information Website or your supervisor.

Conversion Privilege

If your employment is terminated for any reason, you may convert your life insurance policy to an individual policy without evidence of insurability. However, this conversion must be completed (written application and first premium payment) within 31 days following termination of employment.

Your conversion insurance cannot be more than the amount of your insurance while employed. You will be able to convert to one of a number of individual life insurance policies, and the premium will be the same as you would ordinarily pay if you applied for an individual policy at that time.

If you should die during the 31-day conversion period, the amount of your group life insurance will be paid to your beneficiary, even if you had not applied for an individual policy.

If you wish to convert your group life insurance policy to an individual policy, please contact your supervisor for the appropriate forms.

Reduction of Insurance at Age 65

The amount of your life insurance after attaining the age of 65 will be $20,000. However, you may convert the amount of the reduction of your insurance to an individual policy, without evidence of insurability. This conversion must be made (written application and first premium payment) within 31 days following the reduction of insurance. Your conversion insurance will not exceed the amount of the reduction. The premium of this policy will be the same as you would ordinarily pay if you applied for an individual policy at that time. If you should die within 31 days after a reduction, the amount equal to which you were eligible for individual policy conversion is payable to your beneficiary, whether or not you applied for conversion.

Claims Procedure

In the event of any of the losses described above, your supervisor or management should be notified as soon as possible. The appropriate forms will then be filed with the insurance company.