



Group Voluntary AD&D Insurance Plan Design Summary for China Spring ISD / TEEBC TRUST F021842 - 381

Voluntary AD&D			
	Employee	Spouse	Child(ren)
Eligibility	All active Employees who regularly work 15 hours per week are eligible for insurance on the first of the month or coinciding following date of hire.	Spouse of Covered Employee	Child(ren) of Covered Employee to the age of 26
Voluntary AD&D Benefit	\$10,000 - \$500,000 in increments of \$10,000 not to exceed 5x annual earnings.	\$5,000 - \$250,000 in increments of \$5,000 up to 100% of Employee Vol. AD&D Benefit	\$1,000 - \$10,000 in increments of \$1,000
Age Reduction Schedule <i>Benefits are reduced by the percentage</i>	33% at age 70 66% at age 75	33% at age 70 66% at age 75	
Additional AD&D Features			
Seat Belt Benefit	10% - \$25,000		
Air Bag Benefit	5% - \$10,000		
Repatriation Benefit	20% - \$20,000		
COSTS			
Policyholder Contribution	0%	0%	0%
	Employee Monthly Rate per \$1,000	Spouse Monthly Rate per \$1,000	Child Monthly Rate per \$1,000
	\$0.026	\$0.026	\$0.026
Exclusions and Limitations for Voluntary AD&D* Dearborn National will not pay any benefit for a loss resulting from or caused by: • Disease of the mind or body, and any medical or surgical treatment thereof • Infection • Suicide or attempted suicide • Intentionally self-inflicted injury • War • Travel or flight in any aircraft while a member of the crew • Any heart, coronary or circulatory malfunction • Under the influence of any narcotic • Intoxication • Participation in a riot			
*Refer to the policy and certificate for other exclusions and limitations that may apply.			



**BlueCross BlueShield
of Texas**

The Accidental Death and Dismemberment (AD&D) plan pays an additional benefit when a covered insured loses their life, or a limb due to an accident. The loss must occur within 365 days of the accident. Benefits are paid based on the following schedule.

AD&D SCHEDULE OF LOSSES	BENEFIT AMOUNT
Loss of Life	100%
Loss of Both Hands or Both Feet	100%
Loss of One Hand and One Foot	100%
Loss of Sight of Both Eyes	100%
Loss of One Hand and the Sight of One Eye	100%
Loss of One Foot and the Sight of One Eye	100%
Paraplegia	75%
Loss of Sight of One Eye	50%
Loss of One Hand or One Foot	50%
Loss of Speech or Hearing in Both Ears	50%
Hemiplegia	50%
Loss of Thumb and Index Finger of Same Hand	25%
Uniplegia	25%

The following additional benefits are included with our Accidental Death & Dismemberment plan. For amount and availability of benefits, please refer to the Plan Design Summary.

Seat Belt Benefit

Pays an additional benefit, up to the percentage and maximum amounts indicated in the Plan Design Summary, if the covered insured dies in an automobile accident while wearing a properly worn seat belt.

Air Bag Benefit

Pays an additional benefit, up to the percentage and maximum amounts indicated in the Plan Design Summary, if the covered insured dies in an automobile accident while seated in a seat containing a factory installed air bag.

Repatriation

If a covered insured dies as a result of an accident more than 75 miles from their principal place of residence, the benefit pays the actual costs, up to the maximum amount indicated in the Plan Design Summary, for the preparation and transportation of the insured employee's body back to their home.