BlueCross BlueShield of Texas

Group Voluntary AD&D Insurance Plan Design Summary for THREE RIVERS ISD / TEEBC TRUST F021842 - 385

Voluntary AD&D

	Employee Only Plan	Family Plan
Eligibility	All active Employees who regularly work 20 hours per week are eligible for insurance on the first of the month following date of hire.	All active Employees who regularly work 20 hours per week; Spouse of Covered Employee; Children of Covered Employee to age 26
Employee Voluntary AD&D Benefit	$10,000 - $500,000, increments of $10,000 not to exceed 7 times your annual earnings.	$10,000 - $500,000, increments of $10,000, not to exceed 7 times your annual earnings.
Family Plan Benefits (Pct of Covered Employee Benefit)		Spouse Only: 50% Spouse w/Children: 50% Child Only: 10% Child w/Spouse: 10%
Age Reduction Schedule *Benefits are reduced by the percentage indicated and are calculated from the original amount at the attainment of the age shown.*	Employee 35% at age 65 50% at age 70	Employee/Spouse 35% at age 65 50% at age 70

Additional AD&D Features

Seat Belt Benefit	10% - $25,000	10% - $25,000
Air Bag Benefit	5% - $10,000	5% - $10,000
Education Benefit	N/A	3% - $3,000 per year Up to four years
Repatriation Benefit	20% - $20,000	20% - $20,000
Felonious Assault Benefit	10% - $25,000	10% - $25,000
Coma Benefit	1% - 100 months	1% - 100 months
Waiver of Premium	Included	Included

COSTS

Policyholder Contribution	0%	0%
	Employee Only Monthly Rate per $1,000	**Family Plan Monthly Rate per $1,000**
	$0.03	$0.03

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
- 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.**

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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%
Loss of Sight of One Eye	50%
Loss of One Hand or One Foot	50%
Loss of Thumb and Index Finger of Same Hand	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.

Education Benefit

For employees who have elected the Family Plan, pays an additional benefit, up to the percentage and annual maximum indicated in the Plan Design Summary, if a covered insured dies in an accident and has qualified dependent children attending a school of higher learning. The benefit is payable for each insured child and up to four annual payments.

Coma Benefit

Pays a monthly benefit, up to the percentage and number of months indicated in the Plan Design Summary, if the covered insured becomes comatose within 31 days of an accident and remains in a coma for 31 days. If the insured person dies before receiving the full coma benefits, the balance of their principal sum will become payable.

Felonious Assault Benefit

Pays an additional benefit, up to the percentage and maximum amounts indicated in the Plan Design Summary, if the covered employee loses their life while at work and as a result of a felony committed by someone other than a fellow employee or a member of their family.