



Renaissance[®]
DENTAL • VISION • LIFE • DISABILITY

VOLUNTARY EMPLOYEE & DEPENDENT AD&D BENEFITS FOR:
CITY OF NAVASOTA

Effective Date: October 01, 2023
All Full Time Eligible Employees

VOLUNTARY EMPLOYEE & DEPENDENT AD&D

Benefit	An amount equal to Voluntary Life
Guaranteed Issue Amount	An amount equal to the Voluntary Life Guaranteed Issue Amount
Age Reductions (Employee)	• N/A
Age Reductions (Dependent)	• N/A
Coverage Type	24 Hour
Loss Of Life	100%
Seatbelt / Airbag	10% / \$10,000

Enhanced AD&D Benefits

Loss of: both hands or both feet / loss of sight in both eyes / loss of one hand and sight in one eye / loss of one foot and sight in one eye	100%
Loss of one of the following: arm / hand / leg / foot or sight in one eye	50%
Quadriplegia	100%
Paraplegia / Hemiplegia / Triplegia	50%
Uniplegia	25%
Loss of: speech / hearing	50%
Loss of: thumb and index finger same hand	25%
Coma	3% / \$5,000 (lesser of)
Common Carrier Hazard	10%
Repatriation	10% / \$5,000 Covered Expenses (lesser of)
Spouse Training	5% / \$5,000 (lesser of)
Qualified Child Education	3% / \$2,500
Childcare Expense	3% / \$5,000 (lesser of)

NOTE: This is not a policy and the descriptions of the policy(ies) are in summary form. If a discrepancy exists, the policy(ies) will control in all instances. For a complete description of benefits, exclusions, limitations, reduction of benefits, and/or terms under which the policy(ies) may be continued in force or discontinued, please refer to the policy(ies).