



BlueCross BlueShield  
of Montana

## Voluntary Group AD&D Insurance Plan Design Summary for St. Peter's Health - VF029766

<b>Eligibility:</b>	All Active Full-Time Employees working at least 32 hours per week and Part Time Employees working at least 16 hours per week.
<b>Voluntary Employee AD&amp;D Benefit:</b>	\$50,000 - \$500,000 in increments of \$25,000
<b>Voluntary Family AD&amp;D Benefit:</b>	Spouse: 50% of Employee up to \$250,000 Child: 25% of Employee up to \$25,000
<b>Age Reduction Schedule</b> <i>Benefits are reduced by the percentage indicated and are calculated from the original amount at the attainment of the age shown</i>	35% at age 70 50% at age 75 Benefits terminate at Retirement

### Additional AD&D Features

<b>Seat Belt Benefit</b>	10% - \$25,000
<b>Air Bag Benefit</b>	5% - \$10,000
<b>Repatriation Benefit</b>	20% - \$20,000

### Exclusions and Limitations\*

- 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
- Any heart, coronary or circulatory malfunction
- Commission of a felony

\* Refer to the policy and certificate for other exclusions and limitations that may apply

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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