



Supplemental Accidental Death & Dismemberment

To elect this coverage, find your class & amount and check the corresponding boxes on the enrollment form under: Employee Basic Life, Spouse Basic Life, Child(ren) Basic Life and Optional Employee Life.

All full-time active employees are eligible to enroll in Supplemental Accidental Death & Dismemberment insurance. There is no age limit for the employee but the policy age limit for a spouse is 70.

Principal Sum Amount has a minimum of \$10,000 and a maximum of \$250,000 in \$10,000 increments. For amounts above \$150,000, the principal sum requested cannot exceed the lesser of 10 times your earnings or the maximum above.

Age reductions are as follows:

<u>Your age:</u>	<u>Percentage of Principal Sum:</u>
Ages 70-74	65%
Ages 75-79	45%
Ages 80-84	30%
Ages 85+	15%

- These reductions also apply if you become covered the policy or your coverage increases on or after the date you attain age 70.
- This benefit is payable to you or your covered dependents, when you sustain an injury that results in any of the following losses within 365 days of the date of the accident:

For Loss of:	Benefit:
Life	Principal Sum
Both Hands or Both Feet or Sight of Both Eyes	Principal Sum
One Hand and One Foot	Principal Sum
Speech and Hearing in Both Ears	Principal Sum
Either Hand or Foot and Sight of One Eye	Principal Sum
Movement of Both Upper and Lower Limbs (Quadriplegia)	Principal Sum
Movement of Both Lower Limbs (Paraplegia)	Three-Quarters of Principal Sum
Movement of Three Limbs (Triplegia)	Three-Quarters of Principal Sum
Movement of the Upper and Lower Limbs of One Side of the Body (Hemiplegia)	One-Half of Principal Sum
Either Hand or Foot	One-Half of Principal Sum
Sight of One Eye	One-Half of Principal Sum
Speech or Hearing in Both Ears	One-Half of Principal Sum
Movement of One Limb (Uniplegia)	One-Quarter of Principal Sum
Thumb and Index Finger of Either Hand	One-Quarter of Principal Sum

Loss means with regard to:

1. Hands and feet, actual severance through or above wrist or ankle joints;
2. Sight, speech and hearing, entire and irrecoverable loss thereof;
3. Thumb and index finger, actual severance through or above the metacarpophalangeal joints; or
4. Movement, complete and irreversible paralysis of such limbs.

Principal Sum for each of your eligible dependents

Principal Sum	Spouse	Each Dependent Child
Spouse Only	50%	0%
Spouse & Dependent Child(ren)	40%	10%
Dependent Child(ren) Only	0%	15%

Principal Sum for any one Child cannot exceed the lesser of the amount calculated above or \$50,000.

Monthly Deductions

Principal Sum	Employee Only Plan	Family Plan
\$10,000	\$0.34	\$0.50
\$20,000	\$0.68	\$1.00
\$30,000	\$1.02	\$1.50
\$40,000	\$1.36	\$2.00
\$50,000	\$1.70	\$2.50
\$60,000	\$2.04	\$3.00
\$70,000	\$2.38	\$3.50
\$80,000	\$2.72	\$4.00
\$90,000	\$3.06	\$4.50
\$100,000	\$3.40	\$5.00
\$110,000	\$3.74	\$5.50
\$120,000	\$4.08	\$6.00
\$140,000	\$4.76	\$7.00
\$150,000	\$5.10	\$7.50
\$160,000	\$5.44	\$8.00
\$170,000	\$5.78	\$8.50
\$180,000	\$6.12	\$9.00
\$190,000	\$6.46	\$9.50
\$200,000	\$6.80	\$10.00
\$210,000	\$7.14	\$10.50
\$220,000	\$7.48	\$11.00
\$230,000	\$7.82	\$11.50
\$240,000	\$8.16	\$12.00
\$250,000	\$8.50	\$12.50