



# Group Accidental Death & Dismemberment (AD&D) Insurance



Underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies (Minneapolis, MN)

For questions and coverage details, please contact Member Benefits by calling (800) 282-8626 or visit [www.memberbenefits.com/gabar](http://www.memberbenefits.com/gabar)

## What is Accidental Death & Dismemberment (AD&D) Insurance?

A severe injury can greatly impact your way of life, as well as the lives of your loved ones. Accidental Death & Dismemberment (AD&D) Insurance pays a lump-sum benefit that can help you or your family deal with expenses and financial obligations that arise in the event of a covered disabling accident or unintentional death.

## Who is eligible for coverage?

 <b>You</b>	Members who are actively at work are guaranteed acceptance for up to the same amount of life insurance chosen, up to \$200,000 ( <i>under age 40</i> ), \$100,000 ( <i>under age 50</i> ) or \$50,000 ( <i>under age 60</i> ).
 <b>Your Family</b>	Your spouse and dependent children (under 21 years of age, or 25 if dependent student) are also guaranteed coverage, if elected. Your spouse's benefit amount will be 40% of yours or 50% if you have no dependent children. Each of your children's benefit amount will be 10% of yours, or 15% if you have no eligible spouse.

## Schedule of Benefits

Loss of:	% of benefit paid	Loss of:	% of benefit paid
Life.....	100%	Speech and hearing (in both ears).....	100%
Both hands, both feet or sight of both eyes.....	100%	One hand or foot and sight of one eye.....	100%
One hand and one foot.....	100%	Quadriplegia.....	100%
Paralysis of three limbs.....	75%	Paraplegia.....	75%
Hemiplegia.....	50%	One hand or foot or sight of one eye.....	50%
Loss of speech.....	50%	Hearing in both ears.....	50%
Thumb and index finger of same hand.....	25%	Paralysis of one limb.....	25%

## Pays additional accident-related benefits

Benefit:	Additional payment:
<b>Safe Driver</b>	+ 10% up to \$25,000 with seatbelt use only or an additional 15% up to \$40,000 for seatbelt and airbag use during a covered fatal accident.
<b>Coma</b>	+ 2% of full amount of AD&D benefit per month until you are no longer in a coma or up to full benefit amount.
<b>Education</b>	+ 5% up to \$5,000/year for 4 years for your children to continue their education.
<b>Child Care</b>	+ 3% up to \$2,500/year for up to 6 years.
<b>Elder Care</b>	+ 10% up to \$10,000 for elderly relative dependent on you for support and maintenance.
<b>Training</b>	+ 5% to \$5,000 for your spouse, if enrolled in a professional or trade training program.
<b>Common Disaster</b>	+ Increases your insured spouse's benefit up to 100% of your benefit if you and your spouse die within one year as a result of the same covered accident, or separate accidents occurring within a 24-hour period.
<b>Transportation</b>	+ 2% up to \$2,500 if death is due to a covered accident that occurs at least 75 miles from your primary residence.
<b>Common Carrier</b>	+ \$50,000 benefit if loss occurs while traveling as a fare-paying passenger of boarding or debarking a licensed common carrier.
<b>Burn Disfigurement</b>	+ 10% up to \$30,000 if you suffer disfigurement due to burns covering at least 5% of your body.
<b>Rehabilitation</b>	+ 2% up to \$5,000 for rehabilitation services received due to a covered loss.
<b>Total &amp; Permanent Disability</b>	+ Pays the full amount of benefit if you are totally and permanently disabled, as defined in the certificate, due to a covered accident.
<b>Exposure and Disappearance</b>	+ Pays amount of benefit otherwise payable for the loss.

## How much does it cost?

	Monthly cost	
	Enrollee Only	Enrollee + Family
<b>\$250,000</b>	\$12.50	\$20.75
<b>\$500,000</b>	\$25.00	\$41.50

Rates shown are guaranteed until 12/31/2021. Benefit amounts reduce to 65% of original coverage at age 70, to 45% at age 75 and to 30% at age 80. Coverage terminates on the group policy anniversary date on or after your 85<sup>th</sup> birthday.

## Exclusions and limitations

ReliaStar Life does not pay benefits for loss directly or indirectly caused by any of the following:  
An accident occurring before the effective date of the group policy • Suicide or intentionally self-inflicted injury, while sane or insane • Physical or mental illness • Bacterial infection or bacterial poisoning. **Exception:** Infection from a cut or wound caused by an accident or accidental ingestion of a poisonous food substance • Riding in or descending from an aircraft as a pilot or crew member • Any armed conflict, whether declared as war or not, involving any country or government • An accident which occurs while in the military service for any country or government • An accident which occurs when you commit or attempt to commit a crime • Use of any drug, narcotic or hallucinogenic agent, unless prescribed by a doctor or taken as directed by a doctor or the manufacturer • Your intoxication. Intoxication means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of coverage. All coverage is subject to the terms and conditions of the group policy. If there is a discrepancy between this document and the group policy documents, the policy documents will govern. Policy form HP10GPIL.