



# Accidental Death & Dismemberment (AD&D)

AD&D is available to purchase with life benefits for employees and spouses. **AD&D insurance covers accidental death and life-altering injuries**, and provides a benefit based on the following:

Employee & spouse coverage		
If death or the following losses occur within 365 days of an accident (or as specified in the policy), the following benefit(s) will be paid.		
LOSS	BENEFIT AMOUNT EQUAL TO:	COMMON CARRIER ACCIDENT:
Life	Full amount	200%
Both hands or both arms		
Both feet or both legs		
Sight in both eyes		
One hand & one foot		
One hand or one foot & sight in one eye		
Quadriplegia	50% of full amount	100%
Paraplegia or hemiplegia		
One hand or one arm		
One foot or one leg		
Sight in one eye		
Thumb & index finger on same hand	25% of full amount	50%

**Common carrier benefit:** Paid after a covered accidental bodily injury sustained while riding as a fare-paying passenger in a common carrier. A common carrier is any land, air, or water vehicle operated with a valid license to transport passengers for hire.

Other features & benefits		
<b>Seat belt, airbag, &amp; helmet benefit</b>	Death as the result of an auto accident while properly using a seat belt, or wearing a properly fitted and fastened motorcycle helmet in a motorcycle accident	<ul style="list-style-type: none"> <li><b>Seat belt – 5% up to \$5,000 (\$1,000 minimum):</b> Paid after death as a result of an auto accident while properly using a seat belt.</li> <li><b>Airbag – 5% up to \$5,000 (\$500 minimum):</b> Paid after death as a result of an auto accident while driving a vehicle with a properly functioning airbag.</li> <li><b>Helmet – 10% up to \$10,000 (\$1,000 minimum):</b> Paid after death as a result of a motorcycle accident while wearing a properly</li> </ul>
<b>Education benefit</b>	Death as the result of an accident.	<ul style="list-style-type: none"> <li><b>Actual expense to a maximum of \$5,000 or 5% of death benefit</b></li> <li>Payable up to four years for employee’s dependent children or until age 25</li> <li>Dependent must be a full-time student beyond 12th grade at a college, university or vocational school on the date of the employee’s death or within 365 days after the death</li> </ul>

Other features & benefits		
<b>Childcare benefit</b>	Death as the result of an accident.	<ul style="list-style-type: none"> <li>• <b>Actual expense to a maximum of \$5,000 or 5% of death benefit</b></li> <li>• For a dependent in a licensed childcare center up to four consecutive years after the employee's death, or until the child's 13th birthday</li> </ul>
<b>Coma benefit</b>	Employee is in a coma caused by a body injury, the coma begins within 365 days after the accident; and the person remains in a coma for more than 31 consecutive days.	<b>One time payment of 5 percent of the employee's benefit, subject to a maximum of \$5,000.</b>
<b>Repatriation benefit</b>	Death as the result of an accident.	Actual expenses to a maximum of \$5,000 if employee dies as a result of an accidental death at least 150 miles from his/her principal place of resident, and there are expenses for preparing and transporting the employee's body to a mortuary
<b>Spouse training benefit</b>	Death as the result of an accident.	<ul style="list-style-type: none"> <li>• <b>Actual expense to a maximum of \$5,000 or 5% of death benefit for one year after the employee's death</b></li> <li>• Survivor must be enrolled as a student in an accredited school on the date of the employee's death or within 365 days after the death</li> </ul>

**Plan designs are subject to Underwriting approval.**

Life plans insured by Humana Insurance Company.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our benefit plans. Our benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, refer to the plan document or call or write your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.

