

Accidental Death & Dismemberment (AD&D)



LIFE

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, the following benefit(s) will be paid.		
LOSS	BENEFIT AMOUNT EQUAL TO:	COMMON CARRIER ACCIDENT:
Life	Full amount	200%
Both hands & feet		
Sight in both eyes		
One hand & one foot		
One hand or one foot & sight in one eye		
One hand	50% of full amount	100%
One foot		
Loss of sight in one eye		
Loss of thumb & index finger on same hand	25% of full amount	50%
Quadriplegia	Full amount	200%
Paraplegia or hemiplegia	50% of full amount	100%

Other features & benefits	
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.
Seat belt, airbag, & helmet benefit	Paid after death as a result of an accident while properly using a seat belt, while driving a vehicle with a properly functioning airbag, or while wearing a properly fitted and fastened motorcycle helmet.
Education benefit	Provides financial assistance for dependent children's higher education in the event of a covered parent's death
Childcare benefit	Provides financial assistance for expenses for dependent children's childcare in the event of covered spouse's death.
Spouse training benefit	Provides financial assistance for spouse's studies at an accredited school in the event of covered spouse's death.
Coma benefit	Paid if covered person is in a qualifying coma condition.
Repatriation benefit	Provides financial assistance for transportation of the employee's body in the event of accidental death. Contract will establish mileage requirements from principal place of residence.

Plan designs are subject to Underwriting approval.

Life plans insured by Humana Insurance Company. In Kentucky, life plans insured by Humana Insurance Company of Kentucky. Plans not available New York.

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.