

## Accidental Death & Dismemberment Insurance

The accidental death and dismemberment (AD&D) plan provides 24-hour coverage for accidental loss of life, limb, hand, foot, hearing, speech, sight or thumb and index finger (of the same hand). You may select a coverage amount from \$50,000 to \$500,000, in increments of \$50,000.

### Who is eligible to enroll and when?

You can purchase AD&D insurance for you alone or for you and your eligible dependents.

You may enroll:

- **Within 60 days of your date of hire.** The effective date is the first of the month following the date your agency receives the form or the date of your electronic enrollment.
- **During Open Enrollment.** The effective date will be the first of the new plan year.
- **Within 60 days of and consistent with a QSC.** The effective date is the first of the month following receipt of the correct form by your agency or the QSC event, whichever is later.

### What are the benefits upon filing a claim?

The amount of coverage you elect for yourself — the principal sum — is payable as follows:

- 100 percent of the principal sum is paid for the following accidental losses:
  - Life
  - Both hands or both feet or sight of both eyes

Or any two or more of the following accidental losses:

- One hand or one foot
- One hand or one foot and sight of one eye
- Speech and hearing.

- 50 percent of the principal sum is paid for the following accidental losses:
  - Sight of one eye
  - One hand or one foot
  - Speech or hearing
- 25 percent of the principal sum is paid for accidental loss of thumb and index finger of either hand.

When a claim is filed on a dependent, the payable benefit is equal to a percentage of your employee AD&D insurance as follows:

- Spouse or domestic partner only — 50 percent
- Children only — 15 percent for each child
- Spouse or domestic partner and children — 40 percent for spouse or partner, 15 percent for each child.

The maximum benefit payable for all losses caused by the same accident will not be more than the principal sum.

### What are the plan features and exclusions?

Review the insurance certificate on the PEBB Web site for details regarding plan features and exclusions.

### What are the rates?

2008 Accidental Death and Dismemberment Premium Rates		
Amount	Employee	Employee & Dependents
\$50,000	\$1.00	\$1.70
\$100,000	\$2.00	\$3.40
\$150,000	\$3.00	\$5.10
\$200,000	\$4.00	\$6.80
\$250,000	\$5.00	\$8.50
\$300,000	\$6.00	\$10.20
\$350,000	\$7.00	\$11.90
\$400,000	\$8.00	\$13.60
\$450,000	\$9.00	\$15.30
\$500,000	\$10.00	\$17.00