

PERSONAL ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PROGRAM

For Employees of Member Colleges of



Accidents are the 5th leading cause of death among people of all ages. In the United States alone, each day, over 310 people will die in an accident and over 66,000 people will suffer disabling injuries.

Among working people, accidents are the 1st leading cause of death for ages 25 to 45 and the 3rd leading cause of death for ages 45 to 55.

Accidents result in 24,100,000 disabling injuries annually. The cost of these disabling injuries is \$625.5 billion.

In most situations death due to sickness or disease is not unexpected and you may have time to plan and make the necessary preparations.

Accidental death is unexpected and unfortunately many families may be financially unprepared for this unexpected loss. A serious accidental injury or accidental death of you or a family member can be devastating, even in two-income families. Mortgage payments, rents, child care expenses and day-to-day living costs may all be jeopardized if the money is not there to help provide the financial security you need.

This program is designed to give you and your family maximum protection at an affordable cost – an important step in preparing for your and your family's financial security. We urge you to carefully review the Plan as described in the Personal Accidental Death and Dismemberment Insurance booklet. The Plan is underwritten by Gerber Life Insurance Company.

This Plan offers you the opportunity to obtain protection for yourself or yourself and your family on a *voluntary basis* at a cost lower than accident insurance if purchased individually.

The following page provides highlights of the Plan. For more details and to enroll in the Plan, see your Benefits Representative who will provide you with the Personal Accidental Death and Dismemberment Insurance booklet explaining the details of the Plan.

HIGHLIGHTS OF THE PERSONAL ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PLAN

- ◆ Principal Sum - you select benefit amount which fit your individual needs from \$10,000 to \$750,000
- ◆ Family Plan - you can elect to cover your family members
- ◆ Low cost - \$0.012 per \$1,000 of Principal Sum per month for you and \$0.023 per \$1,000 of Principal Sum per month to cover you and your family
- ◆ Benefits for Accidental Death and Accidental Loss of Use of a limb, sight, speech and hearing
- ◆ Double dismemberment benefits for your children- up to \$200,000
- ◆ Rehabilitation Benefit - \$500 per month for 12 months.
- ◆ Common Disaster Benefit - if you and your spouse lose your lives in the same accident, you spouse's Principal Sum is increased to equal your Principal Sum
- ◆ Survivor's Benefit - \$100 per month for 12 months
- ◆ Coma Benefit - up to \$1,000 per month for 12 months.
- ◆ Permanent and Total Disability Benefit – up to \$750,000 if you become disabled due to a covered accident.
- ◆ College Education Benefit – up to \$5,000 per year for 4 years.
- ◆ Spouse Training Benefit – up to \$20,000.
- ◆ Child Care Center – up to \$5,000 per year for 4 years.
- ◆ Seat Belt Benefit – up to \$75,000.
- ◆ Air Bag Benefit – up to \$50,000.
- ◆ Criminal Assault Benefit – up to \$50,000.
- ◆ Accidental Permanent Disfigurement – up to \$25,000.
- ◆ COBRA Benefit – up to \$5,000 per year for 3 years.
- ◆ Therapeutic Counseling Benefit – \$100 per month for 12 months.
- ◆ Adaptive Home and Vehicle Benefit – up to \$10,000.
- ◆ Surgical Reattachment Benefit – up to \$375,000.
- ◆ Continuation of Coverage for Dependents –coverage on your dependents will continue for up to 12 months without premium payment
- ◆ Conversion Benefit – up to \$750,000.

These Benefits are more fully described in the Supplemental Accidental Death and Dismemberment Insurance booklet.

Assist America Global Emergency Services provides the following assistance services when you and your family, are traveling more than 100 miles from your home or traveling to a foreign country:

- ◆ Medical Consultation
- ◆ Emergency Medical Evacuation
- ◆ Critical Care Monitoring
- ◆ Medically Supervised Repatriation
- ◆ Prescription Assistance
- ◆ Emergency Message Transmission
- ◆ Transportation to Join Patient
- ◆ Care for Minor Children
- ◆ Return of Mortal Remains
- ◆ Emergency Trauma Counseling
- ◆ Lost Luggage or Document Assistance
- ◆ Interpreter and Legal Referrals
- ◆ Pre-trip Information
- ◆ There is no dollar limit on any part of Assist America services
- ◆ Coverage applies to both accident and sickness

Assist America is more fully described in the Assist America brochure