
Voluntary Accidental Death and Dismemberment (AD&D)

SUMMARY OF BENEFITS

Sponsored by: Trident Seafoods

Accidents are the fifth leading cause of death for people of all ages. Unfortunately, many families may be financially unprepared for this unexpected loss. A serious injury or the accidental death of a wage earner can have an economic impact. Benefits from personal accident insurance may help your family meet the obligation of home mortgage payments, college education costs, retirement savings, and care for children and elderly family members.

Reasons to enroll:

- **Accident Protection** – benefits are provided for covered losses resulting from accidental injuries.
- **Flexible Planning** – you select the amount
- **Affordable Cost** – costs may be lower than an individual policy
- **Worldwide Coverage** – coverage is in force 24 hours a day, on or off the job, anywhere in the world
- **Guaranteed Acceptance** – coverage for eligible persons
- **Family Coverage Available** – you may insure your spouse and eligible children
- **Payroll Deductions** – contribution will be made through convenient payroll deductions
- **First Dollar Benefits** – benefits are payable in addition to any other insurance you may have at the time of the accident.

Benefit	Benefit Amount
Employee Only or Family Accidental Death and Dismemberment (AD&D)	Not less than \$25,000 nor more than \$250,000 in increments of \$25,000. Principle Sums amount above \$150,000 may not exceed 10 times the employee's annual salary.
Principal Sum for Insured Dependent Child (age limit: 25 or 26 if attending an accredited institution of higher learning on a full time basis)	Lesser of \$37,500 or 10% of the insured's Principal Sum (if there is an insured spouse under the policy) Lesser of \$37,500 or 15% of the Insured Principal Sum (if there is no insured spouse under the policy)
Principal Sum for Insured Dependent Spouse	40% of the Insured's Principal Sum (if there is a dependent child under the policy) 50% of the Insured's Principal Sum (if there is not a dependent child under the policy)

Reductions, Terminations, and Special Provisions	
Employee Only or Family Accidental Death and Dismemberment (AD&D)	Reduces to 65% at age 70, to 45% at age 75, to 30% at age 80, to 20% at age 85, and to 15% at age 90 or older. Terminates at retirement.
Death Benefit	100% of Principle Sum when injury results in death within 365 days
Dismemberment Benefits	Percentage of the Principle Sum when injury results in loss within 365 days. <ul style="list-style-type: none"> • 100% - both hands or both feet; sight of both eyes; one hand and one foot; one hand and the sight of one eye; one foot and the sight of one eye; speech and hearing in both ears • 50% - one hand or one foot; sight of one eye; speech or hearing in both ears • 25% - hearing in one ear; thumb and index finger of same hand

The monthly premium rate per \$1,000 of Principle Sum is as follows.

Life Rate Per \$1,000	Employee or Spouse
Employee Only	\$0.04
Family	\$0.06



Note: This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract, the contract will govern.