

## Supplemental AD&D Insurance Benefit Plan & Rate Information

Supplemental Accidental Death and Dismemberment (AD&D) Insurance is an optional benefit that provides AD&D insurance for employees, their spouse, and dependent children (domestic partners are not eligible).

AD&D Benefit Amounts	<p>Employee: Up to 5 times salary in increments of \$10,000. <i>Not to exceed \$500,000.</i></p> <p>Spouse: Up to 100% of employee benefit amount in increments of \$5,000. <i>Not to exceed \$500,000.</i></p> <p>Each Child: Up to 100% of employee benefit amount in increments of \$2,000. <i>Not to exceed \$10,000.</i> The maximum death benefit for a child between the ages of live birth and 6 months is \$1,000.</p> <p><u><i>In order to purchase AD&amp;D insurance for your spouse and/or child, you must purchase AD&amp;D insurance for yourself.</i></u></p>																
Guaranteed Amount	Not applicable to AD&D. You may enroll up to the maximum amount available without any Evidence of Insurability.																
Enrollment and Terminations	<ul style="list-style-type: none"> <li>You may enroll when first eligible, during open enrollment, or mid year if there is a qualifying life event.</li> <li>You may terminate coverage at open enrollment or if there is a qualifying life event.</li> </ul>																
AD&D Rates	<p>To calculate the monthly cost for this coverage, complete the calculations below</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; width: 40%;"></th> <th style="text-align: center; width: 20%;"><b>Coverage Amount</b></th> <th style="text-align: center; width: 20%;"><b>Your Rate</b></th> <th style="text-align: center; width: 20%;"><b>Monthly Cost</b></th> </tr> </thead> <tbody> <tr> <td>Employee \$ _____</td> <td style="text-align: center;">÷ \$10,000</td> <td style="text-align: center;">X <u>\$.285</u></td> <td style="text-align: center;">= \$ _____</td> </tr> <tr> <td>Spouse \$ _____</td> <td style="text-align: center;">÷ \$5,000</td> <td style="text-align: center;">X <u>\$.150</u></td> <td style="text-align: center;">= \$ _____</td> </tr> <tr> <td>Child/ren* \$ _____</td> <td style="text-align: center;">÷ \$2,000</td> <td style="text-align: center;">X <u>\$.068</u></td> <td style="text-align: center;">= \$ _____</td> </tr> </tbody> </table> <p>Final cost may vary slightly due to rounding.</p>		<b>Coverage Amount</b>	<b>Your Rate</b>	<b>Monthly Cost</b>	Employee \$ _____	÷ \$10,000	X <u>\$.285</u>	= \$ _____	Spouse \$ _____	÷ \$5,000	X <u>\$.150</u>	= \$ _____	Child/ren* \$ _____	÷ \$2,000	X <u>\$.068</u>	= \$ _____
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Monthly Premium	Premium is paid by the employee on a pre-tax basis.																

The information noted above is a brief summary of benefits, not a contract. The benefit contract supersedes the information above. For more detailed plan information, please consult the summary plan booklet available from your HR Consultant at HRnovations.