

# SUMMARY OF COVERAGE ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

## Eligibility and Accidental Death Benefit Amounts Available:

Members may elect up to a maximum of \$500,000 in multiples of \$10,000.

Members may choose from one of the two options:

- 1) **Member Coverage:** Covers you for the benefit amount selected.
- 2) **Family Coverage:** Covers you for the benefit amount selected, your spouse or domestic partner for 50% of your benefit amount, and each dependent child for 25% of your benefit amount.

**Accidental Death and Dismemberment (AD&D) Insurance** provides coverage 24 hours a day, worldwide, on and off the job and while traveling for business or pleasure and applies to accidental loss of life, dismemberment, or paralysis according to the following schedule:

<u>Dismemberment and Paralysis Benefits</u>	<u>% of Elected Benefit Amount</u>
Accidental loss of life; speech and hearing in both ears; one hand or one foot and sight of one eye; both hands; both feet; sight of both eyes; one hand and one foot; a hand or a foot and sight of an eye; or accidental quadriplegia	100%
Accidental paraplegia; triplegia; or one arm or one leg by severance above elbow or knee	75%
Accidental loss of one hand; one foot; sight of one eye; speech; hearing in both ears; or accidental hemiplegia	50%
Accidental loss of hearing in one ear; thumb and index finger of same hand; uniplegia; four fingers on one hand; or all toes on one foot	25%
Accidental loss of big toe	13%

If an insured person has multiple losses as the result of one accident, the policy will only pay the single largest benefit amount applicable.

Benefits for accidental loss must occur within 365 days after the accident.

Benefits reduce to 65% of elected coverage amount at age 70 and to 50% of elected coverage amount at age 75, even if you are age 70 or older at time of enrollment.

**Common Carrier Benefit:** If an insured sustains an accidental bodily injury resulting in the loss while the person is boarding, leaving, or riding as a passenger on a common carrier, or as a result of being struck by a common carrier, an additional benefit equal to the lesser of 100% of the person's benefit amount or \$300,000 can be paid.

**Seat Belt and Airbag** – If an insured person suffers an accidental bodily injury resulting in a covered loss of life while operating or riding in a private passenger automobile and using a seat belt, an additional benefit of \$10,000 can be paid. This benefit can also pay an additional \$10,000 if you or your insured dependent suffers an accidental bodily injury as set forth above and you or your insured dependent is positioned in a seat protected by a properly deployed airbag. No benefit can be paid if the accident is the result of a race, speed or endurance test, acrobatic or stunt driving, or for any illegal purpose.

Coverage Amount	Member	Family
<b>AD&amp;D COVERAGE OPTIONS</b>	Covers Member Only	Member 100% Spouse/Domestic Partner 50%, Child 25%
\$ 50,000	\$ 5.75	\$ 8.75
\$ 200,000	\$ 23.00	\$ 35.00
\$ 350,000	\$ 40.25	\$ 61.25
\$ 500,000	\$ 57.50	\$ 87.50



**Questions? Please call the Insurance Service Center at: 1-800-316-5507**

**Econ-O-Check, 3 Gresham Landing, Stockbridge, GA 30281-6341**

## EXTENSIONS OF INSURANCE:

**Exposure** – If an accident causes an insured person to be unavoidably exposed to the elements and as a result of such exposure the insured person has a loss, then such loss will be insured under the policy.

**Disappearance** – If an insured person has not been found within one year of a disappearance, stranding, sinking, or wrecking of any conveyance in which the insured person was an occupant at the time of the accident, then it will be assumed that the insured person has suffered loss of life insured under the policy.

**Optional Benefits** (Member and Family Coverage Only):

**Coma** – If an accidental bodily injury causes an insured person to lapse into a coma within 365 days of the accident, and remains in a coma for 31 consecutive days that is total, continuous, and permanent at the end of 31 days, this benefit can pay a monthly benefit of 2% of the elected benefit amount per month, up to 50 months.

**Increased Amount of Insurance** – Your elected benefit amount can automatically increase 5% every two calendar years that have elapsed since you elected or last changed your benefit amount to a maximum increase of 25%.

**Child Care Expense** – If you or your insured spouse/domestic partner suffers accidental loss of life, this benefit can pay for child care costs incurred within one year of the loss of life for your dependent children who are under the age of 13. The maximum benefit that can be paid is the lesser of the actual cost of the Child Care Center per year; 5% of the elected benefit amount or \$10,000.

**Child(ren)'s Tuition Reimbursement** – If you or your insured spouse/domestic partner suffers a covered accidental loss of life, this benefit can reimburse the actual annual Tuition, exclusive of room and board, books, and fees for each eligible dependent child who is enrolled or subsequently enrolls as a full-time student at an institution of higher learning within one year of the loss of life. Benefit can pay up to the lesser of 5% of the elected benefit amount or \$5,000 annually for each eligible child for four consecutive years or until an eligible child reaches age 26.

**Spouse or Domestic Partner Tuition Reimbursement** – If an accidental bodily injury causes you to suffer a covered loss of life, this benefit can reimburse actual incurred costs for one year of your insured spouse/domestic partner's tuition should he/she enroll in any professional or trades program within 12 months after the date of your death, up to a maximum benefit of 5% of the elected benefit amount or \$5,000, whichever is less.

**Return of Remains** – If an insured person suffers a covered loss of life outside a 100-mile radius of the person's home, a benefit equal to the lesser of the amount of Return of Remains expenses or \$5,000 will be paid to return his/her remains to their home or country of residence.

## Bereavement and Trauma Counseling

– Applies if an insured person requires bereavement or trauma counseling because you or your dependents suffer a covered loss. Potentially pays the lesser of \$100 or the actual charge for counseling sessions. This benefit pays up to 50 sessions per person within one year of the qualifying loss.

**Natural Disaster** – Potentially pays the lesser of 10% of the elected benefit amount or \$10,000 for covered losses that result from a natural disaster.

**Home Alteration and Vehicle Modification Expenses** – Benefit can pay, no more than once per lifetime, and is the lesser of 10% of the elected benefit amount or \$10,000 for covered losses that result in the need to modify an insured's home or vehicle.

**Monthly Mortgage Payment** – If you suffer a covered loss of life and have a surviving spouse/domestic partner who is a co-borrower on your outstanding mortgage balance, a benefit of up to the lesser of the amount of your monthly mortgage payment or \$1,000 per month can be paid until the mortgage is paid, the spouse/ domestic partner dies, the house is sold, or for a maximum of six months, whichever occurs first.

**Monthly Rehabilitation** – Up to the lesser of 1% of the elected benefit amount or \$500 can be paid monthly if rehabilitation resulting from a covered loss is ordered and deemed necessary by a physician.

**Funeral Expenses** – Benefit can pay the lesser of the cost of the funeral expense; 5% of an insured person's benefit amount or \$5,000 when a covered accidental loss of life occurs.

**Motorcycle Accident While Wearing Safety Equipment** – If an insured person suffers a covered accidental loss of life as the result of a motorcycle accident while driving legally and wearing a helmet, protective clothing, long pants, and boots, a benefit equal to the lesser of 10% of the person's benefit amount or \$10,000 can be paid.

**Critical Burns** – If an insured person is critically burned with permanent disfigurement while working and no exclusions apply and no loss of life occurred, a benefit equal to the lesser of 50% of the person's benefit amount or \$50,000 can be paid.

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This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

Group Insurance coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500