

Accidental Death and Dismemberment



Why Accident Protection?

Accidental Death and Dismemberment (AD&D) coverage can help your family meet its long-term financial obligations in the event of your accidental death or disabling injury.

Dickinson College and The Hartford are giving you the opportunity to purchase high-limit AD&D benefits that cover you 24-hours a day, on or off the job. You can't be refused coverage for any reason!

While only your policy can give you the actual terms of your coverage, we've summarized the basic elements of your employer's plan. Please read through the available benefits and consider your needs. We think you will find AD&D a valuable asset to your family's insurance portfolio.

Who is eligible?

All active full time hourly and salaried employees, working at least 30 hours per week are eligible. The spouse and unmarried dependent child or children who are 18 years of age or younger, (or up to age 25 years if unmarried and attending an accredited school full-time and financially dependent upon the employee for support) are also eligible.

How much coverage can I select?

You may select a principal sum up to 10 times your annual salary. Your family members may be insured for a portion of your principal sum. Your spouse will be covered for 50% of your benefit amount. Each of your eligible children will be insured for 10% of your principal sum amount.

How much does coverage cost?

Group Accident protection is very affordable. In most cases, the average family can easily afford the recommended 5 to 10 times your annual salary. Coverage costs \$.034 each month for every \$1,000 of principal sum you select from a minimum of \$10,000 to a maximum of \$300,000. If you choose more than \$150,000 of coverage, your principal sum must not be more than 10 times your annual salary. You and your family may be covered for \$.052 a month for every \$1,000 of your principal sum. Some frequently selected principal sum amounts and corresponding monthly costs are shown below:

Principal Sum	Employee Coverage	Family Coverage
\$ 10,000	\$.34	\$.52
\$ 50,000	\$ 1.70	\$ 2.60
\$100,000	\$ 3.40	\$ 5.20
\$150,000	\$ 5.10	\$ 7.80
\$200,000	\$ 6.80	\$10.40
\$250,000	\$ 8.50	\$13.00
\$300,000	\$10.20	\$15.60

Premiums are conveniently paid through payroll deduction. That way you will never forget to pay your premium.

How are benefits paid?

Benefits will be paid if an accident injury results in any of the losses listed below:

For Loss of:	Principal Sum Payable*
Life	100%
Both Hands or Both Feet	100%
Both Arms or Both Legs	100%
Entire Sight in Both Eyes	100%
One Arm or One Leg	70%
One Hand or One Foot	50%
Entire Sight in One Eye	50%
Speech	50%
Hearing in Both Ears	50%
Thumb & Index Finger of Same Hand	25%

*Loss must occur within 365 days of the accident. If more than one loss results from any one accident, the total payment for all losses cannot exceed 100% of the employee's benefit amount.

If a covered loss occurs after age 65, the benefit amount will be a percentage of your selected benefit.

Age on Date of Loss	Benefit Amount
Age 65 or Younger	100%
65 - 69	65%
70 and Older	0%

Additional Benefits

Your accident coverage entitles you too many benefits, some of which are listed below, designed to make this protection even more valuable to you and your family.

- **Conversion Privilege** – If coverage ends for any reason other than non-payment of premium, you and your covered family members may purchase and AD&D conversion policy. Conversion is not available if Dickinson College provided access to another group policy within 31 days of policy termination.
- **Extended Dependent Coverage** – If you die as a result of an injury, coverage for your covered dependents shall continue for 12 months from the date of the loss at no further cost to them.
- **Monthly In-Hospital Benefit** – If a covered person is hospitalized for 15 successive days as the result of an injury, the benefit will pay 2% of the principal sum to a maximum of \$3,000 per month, not to exceed 12 months.
- **Newborn Children** – Newborn children and newly dependent children, including adopted, foster or step-children shall be automatically covered, even if you have not chosen dependent coverage. This coverage will last for 31 days and will be extended at your written request and upon receipt of additional premium.
- **New Spouse** – Your new spouse shall be automatically covered at your marriage even if you have not chosen dependent coverage. This coverage will last for 31 days and will be extended at your written request and upon receipt of additional premium.

Air Travel Coverage

Full coverage is provided for air travel as a passenger (but not as a pilot or crew member) while riding in any passenger aircraft, except an aircraft owned, operated or leased by or on behalf of Dickinson College.

What's not covered?

No benefits will be paid for loss caused by or resulting from:

- Riding in or boarding or alighting from any aircraft owned, operated, or leased by or on behalf of the Holder unless a specific written agreement has been obtained from us to provide such coverage. (This does not include Chartered Aircraft as defined in this certificate).
- Riding in or boarding or alighting from any vehicle or device for aerial navigation as a pilot or crew member;
- Declared or undeclared war on an act of either;
- Suicide, a suicide attempt, self-destruction or an attempt to self-destroy while sane or insane;
- Intentionally self-inflicted injury while sane or insane;
- Participation in an illegal occupation or attempt to commit a felony;
- Service in the armed forces of any country. However, orders to active military service for 2 months or less will not constitute service in the armed forces;
- Sickness or disease, except phylogenetic infections which occur through an Accidental cut or wound;
- Any heart, coronary or circulatory malfunction;
- Injury sustained while the Covered Person is intoxicated. Intoxication means that which is defined and determined by the laws of the jurisdiction where the loss or cause of loss was incurred;
- Injury sustained while the Covered Person is under the influence of drugs, unless taken as prescribed by a Doctor.

When does coverage end?

As long as the plan is in force, you are an eligible employee, and you pay your premium, your coverage remains in effect. Your family members will remain insured as long as they are eligible, you are covered and their premium is paid. Handicapped children shall remain insured, regardless of age, as long as they continue to be handicapped and your coverage remains in force.

How do I enroll?

Simply complete the attached form and return it to your Human Resources Department. Your coverage will be effective the day your employer receives your enrollment form. Proof of coverage will be forwarded to you along with other necessary documents.