

UNDERWRITING COMPANY

Cigna

PRODUCT

**Group Voluntary
AD&D**

Accidental Death & Dismemberment Insurance is not intended to replace life or disability insurance. It is an inexpensive way to get a great deal of coverage in the event that death is caused by an accident.

- **COVERAGE AMOUNTS:** Employees may select from \$50,000 to \$750,000 of coverage, spouses can choose to be covered for either 100 percent or 50 percent of the employee's election not to exceed \$500,000 and dependent children benefit is equal to 10 percent of the employee benefit amount not to exceed \$50,000.
- **ADDITIONAL BENEFITS** are payable for Rehabilitation, Business Travel, Victims of Crime, Wearing a Seatbelt, Protection by an Airbag, HIV Occupational Injury, for Waiver of Premium After Loss of Life, for Furthering Education, for Training for Your Spouse, for Exposure and Disappearance, for Children Requiring Special Care, for Comas, and more.
- **PORTABLE:** If this group coverage is reduced or ends for any reason except nonpayment of premium or age, coverage can be converted to an individual policy with no medical certification required. The conversion must be applied for and the first premium in effect for your age and occupation within 31 days after your group coverage ends.
- **CONVENIENCE** of payroll deduction.
- **AFFORDABLE:** You choose the cost and coverage that best suits your budget and needs.

Examples of Group Voluntary AD&D Coverage and Cost with Biweekly Premiums*

Employee Benefit Amount	Spouse*		Children**	
	Employee	100%	50%	10%
\$750,000	\$9.70	N/A	\$4.84	N/A
700,000	\$9.04	N/A	\$4.52	N/A
650,000	\$8.40	N/A	\$4.20	N/A
600,000	\$7.76	N/A	\$3.88	N/A
550,000	\$7.10	N/A	\$3.56	N/A
500,000	\$6.46	\$2.24	\$3.24	\$1.26
450,000	\$5.82	\$2.08	\$2.90	\$1.14
400,000	\$5.16	\$1.94	\$2.58	\$1.02
350,000	\$4.52	\$1.78	\$2.26	\$0.90
300,000	\$3.88	\$1.64	\$1.94	\$0.76
250,000	\$3.24	\$1.50	\$1.62	\$0.64
200,000	\$2.58	\$1.34	\$1.30	\$0.50
150,000	\$1.94	\$1.20	\$0.96	\$0.38
100,000	\$1.30	\$1.04	\$0.64	\$0.26
50,000	\$0.64	\$0.90	\$0.32	\$0.12

* Spouse may elect an amount equal to (\$500,000 maximum) or one-half of the employee's benefit.

** Children are eligible for 10 percent of the employee's benefit.