

## Plan Highlights

# Voluntary Group Accidental Death & Dismemberment Insurance



### Central Washington Public Utilities Unified Insurance Program Trust

#### ELIGIBILITY

Please check with Human Resources to confirm hour requirements and eligibility.

**Dependents:** You must be insured for your Dependents to be covered.

Dependents are:

- ▶ Your legal spouse who is not legally separated or divorced from you
- ▶ Your legally-recognized domestic or civil union partner
- ▶ Your unmarried financially dependent children birth to 26 years.
- ▶ A person may not have coverage as both an Employee and Dependent.
- ▶ Only one insured spouse may cover dependent children.

#### BENEFIT AMOUNT

**Employee:** Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments.

*Amounts of life insurance are not to exceed 5 x earnings.*

**Spouse:** Choose from a minimum of \$5,000, a maximum of \$500,000 in \$5,000 increments, not to exceed 100.00% of employee amount

**Child(ren):** Birth but less than 6 months: \$1,000

6 months through age 26: \$2,000 to \$10,000 in increments of \$2,000

#### CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

#### AD&D SCHEDULE

For Accidental Loss of	Amount Payable
Life	100%
Two or More Members*	100%
Speech and Hearing	100%
One Member*	50%
Speech or Hearing	50%
Thumb and Index Finger of Same Hand	25%

\* "Member" refers to a hand, foot or eye

#### BENEFIT REDUCTION DUE TO AGE (Applicable to employee / spouse coverage)

Age	Original Benefit Reduced to
70	67%

#### FEATURES

- ▶ Day Care Benefit
- ▶ Education Benefit
- ▶ Exposure and Disappearance
- ▶ FMLA / MSLA Continuation
- ▶ Home Alteration and Vehicle Modification Benefit
- ▶ Seat Belt and Air Bag Benefit
- ▶ Rehabilitation Benefit

#### VALUE-ADDED SERVICES

- ▶ Travel Assistance Services