

# Accidental Death and Dismemberment

Accidental Death and Dismemberment (AD&D) insurance is another important part of your financial security, especially if others depend on you for support. Coverage is designed to provide assurance that you and your loved ones are protected from the financial hardship of unforeseen circumstances, in the event of your accidental death or serious injury as a result of an accident while employed at WellSpan.

## Basic Employee AD&D

With this coverage, your beneficiary would receive benefits equal to the amount of coverage in effect at that time in the event of your accidental death. Dismemberment benefits will be paid to you if you lose functionality of a part of the body due to an accident.

### HIGHLIGHTS

- Paid for by WellSpan. Eligible employees are **auto enrolled** in coverage and EOI is not required.
- Maximum benefit is equal to \$500,000. Coverage provides a benefit equal to:
  - **Hourly:** 1 times your annual pay
  - **Salaried:** 1.5 times your annual pay
  - **Certain job categories:** 2–2.5 times your annual pay
- Beneficiaries also will receive additional benefits depending on the circumstances (e.g., sum of money for your dependent’s education, training or childcare).

## Supplemental Employee AD&D

This benefit provides additional coverage that can be purchased at favorable group rates. It offers added protection for your beneficiaries in the event of your accidental death and protects you in case of loss of functionality of a part of the body due to an accident.

### HIGHLIGHTS

- Choose coverage in increments of \$10,000, not to exceed the **lesser of** five times your annual pay and \$500,000. EOI is not required.
- Beneficiaries also will receive additional benefits depending on the circumstances (e.g., sum of money for your dependent’s education, training or childcare).

## Spouse AD&D

This benefit provides additional coverage for you in the event of your spouse’s accidental death, but also protects your spouse against the loss of functionality of a part of their body as a result of an accident.

### HIGHLIGHTS

- You must elect Supplemental Employee AD&D for yourself to qualify for coverage for your spouse. EOI is not required.
- You may choose this in addition to, or instead of, Spouse Life Insurance.
- Choose coverage in increments of \$10,000, not to exceed the **least of** five times your annual pay, your elected amount of Supplemental Employee AD&D, and \$500,000

## Child AD&D

This benefit provides additional protection in the event of your unmarried child’s accidental death, but also protects them against the loss of functionality of a part of their body. Coverage can be purchased for unmarried children ages 14 days to 26 years.

### HIGHLIGHTS

- You must enroll for Supplemental Employee AD&D to qualify for coverage for your child. EOI is not required.
- You may choose this in addition to, or instead of, Child Life Insurance.
- Choose coverage in \$2,000 increments, up to \$10,000.
- Electing this benefit will cover each of your children, regardless of how many you have.



## Consider This

Before you decide whether to enroll in one or more of the AD&D plans, consider the following:

	Supplemental Employee AD&D	Spouse AD&D	Child AD&D	Waive
I feel I need protection against accidents.	●			
Other people are relying on my income.	●			
I have a lot of expenses/liabilities (e.g., mortgage, car payments, tuition, etc.).	●			
My spouse provides income that helps meet the family's financial obligations.		●		
I would be financially impacted in the event of my child's accidental death or serious accident.			●	
I want some coverage, but can't afford regular life insurance.	●			
My financial obligations would be adequately met through Basic AD&D Insurance or other means.				●