

Voluntary Group Accidental Death and Dismemberment Insurance



Preble County Employees

See your benefit certificate for specific plan details, eligibility definitions, limitations and exclusions.

Voluntary group accidental death and dismemberment insurance benefit amount: An amount in increments of \$10,000 to a maximum of \$300,000

Benefits after age 65

You will still have benefits after you turn 65, though they will reduce as follows:

35% reduction at age 65; 30% reduction at age 70; 75% reduction at age 75

All benefits end at retirement.

Coverage for your family

You also have the option to select the following voluntary accidental death and dismemberment coverage amounts for your spouse and children:

Spouse: Increments of \$5,000 to a maximum benefit of \$150,000

Child: \$10,000

This is not a contract. It is a partial listing of benefits and services that is dependent on the Plan Options chosen. This benefit overview is only one piece of your entire enrollment package. All benefits and services are subject to the conditions, limitations, exclusions and provisions listed in the contract documents: the Certificate, Policy, and/or Trust Agreement for this product. In the event of a conflict between the contract documents and this benefits description, the contract documents will prevail. If you have any questions, please contact your Human Resources/Benefits manager.

Cost for voluntary AD&D benefits

Coverage	Monthly Rate per \$1,000 of Employee Monthly Benefit
VAD&D (employee only)	
VAD&D (employee and family)	

How to Calculate Your Voluntary AD&D Premium

In the above rate chart, you will see monthly rates per \$1,000 of coverage. Determine if you want to cover only yourself, or do you want to cover yourself and your spouse and children; then complete the information below to find your monthly, weekly, bi-weekly or semi-monthly premium.

Monthly Rate per \$1,000 of Coverage: _____ (A)

_____ of coverage X _____ (A) / 1,000 = _____ (B) **Monthly Premium**

_____ (B) * 12 / 52 (pays per year) = _____ **Weekly Premium**

_____ (B)* 12 / 26 (pays per year) = _____ **Bi-weekly Premium**

_____ (B)* 12 / 24 (pays per year) = _____ **Semi-Monthly Premium**

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