



Voluntary Accidental Death & Dismemberment Insurance

SUMMARY OF BENEFITS

Sponsored by: **Nye County**

Benefit	Employee	Spouse	Dependent
Amount	Choice of \$20,000; \$50,000; \$100,000; \$150,000; or \$200,000	Choice of \$5,000 increments	0 days to age 26: \$1,000 increments up to \$10,000
Minimum Amount	\$20,000	\$5,000	\$1,000
Maximum Amount	\$200,000	\$100,000, limited to 100% of employee amount	\$100,000
Benefit Reduction	Employee	Spouse	
Benefits will reduce:	35% at age 65; Additional 15% of original amount at age 70; Benefits terminate at retirement	35% at age 65 Benefits terminate at age 70 or Retirement, whichever occurs first	
Additional Benefits	Safe Driver; Education; Spouse Training; Felonious Assault; Alternate; Child Care; Coma; Common Disaster; Exposure; Disappearance; Common Carrier; and Repatriation		
Eligibility	Employee	Spouse and Dependents	
	All employees in an eligible class.	Cannot be in a period of limited activity on the day coverage takes effect.	

Employee Monthly Premium for Accidental Death and Dismemberment coverage

Refer to Program Specifications for your maximum benefit amounts.

EXAMPLE: Use your elected benefit amount in this formula to estimate your premium.

	Monthly Rate per \$1,000		Benefit in \$1,000's		Monthly Cost
Employee	0.0600	X		=	
Spouse	0.0600	X		=	
Child	0.0400	X		=	
Example-Employee	0.0600	X	150	=	\$9.00

*This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency

Definitions

AD&D	Accidental Death and Dismemberment (AD&D) insurance provides specified benefits for a covered accidental bodily injury that directly causes dismemberment (e.g., the loss of a hand, foot, or eye). In the event that death occurs from a covered accident, both the life and the AD&D benefit would be payable. This insurance is optional and can be purchased by you and your Spouse.
Limited Activity	A period when a Spouse or dependent is confined in a health care facility; or, whether confined or not, is unable to perform the regular and usual activities of a healthy person of the same age and sex.
Exclusion: Suicide	Benefits will not be paid if the death results from suicide after coverage is effective. May apply if employee contributes toward the premium.

Additional Benefits

LifeKeysSM	Online will & testament preparation service, identity theft resources and beneficiary assistance support for all employees and eligible dependents covered under the Group Term Life and/or AD&D policy.
TravelConnectSM	Travel assistance services for employees and eligible dependents traveling more than 100 miles from home.

NOTE: This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater details. Should there be a difference between this summary and the contract, the contract will govern.

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