

Accidental Death and Dismemberment (AD&D) insurance

CHEIBA Trust | All Eligible Employees | 935917

Protect your savings and your family

A serious accident can change the course of your life and leave you and the people you love with unexpected expenses. AD&D insurance provides financial protection if you or anyone on your plan suffers from a covered accidental injury or accidental death.

How it works

Your employer is offering you and your coworkers this coverage as a group, at a group rate. You are responsible for paying all or a portion of the cost.

Benefits

For you	<p>You can choose from \$10,000 to \$500,000—in increments of \$10,000, not to exceed 10 times your basic annual earnings.</p> <p>Benefits are reduced to 65% at age 70, to 45% at age 75, to 30% at age 80, and to 15% at age 85.</p> <p>Coverage ends at termination of employment or retirement.</p>
For your spouse	<p>If you elect coverage for yourself, you can get 50% of your coverage or 60% of your coverage if no dependent children.</p> <p>Benefit may be reduced when the employee benefit amount is reduced.</p>
For your child(ren)	<p>If you elect coverage for yourself, you can get 10% of your coverage or 20% of your coverage if no spouse.</p> <p>Benefit may be reduced when the employee benefit amount is reduced.</p> <p>A full benefit is payable for a dependent child who is 6 months to 26 years old. A reduced benefit is payable for a child from birth to 6 months.</p>



Reasons why you may need AD&D insurance



Provide financial support for you or others



Pay household expenses



Hire help for child or elder care



Funeral or medical expenses

You or your beneficiaries can use the benefit to pay for injury-related expenses or to help replace lost income—however way the money is needed.

Covered accidental injuries

You may receive up to 100% of your AD&D coverage amount for losses resulting from one accident, such as paralysis, speech or hearing loss, or thumb and index finger loss. If a covered accident results in your death, your beneficiary will receive 100% of your AD&D coverage amount.

This chart shows a partial list of AD&D insurance benefit amounts as a percentage of coverage. You may refer to the certificate for the full list of covered accidental injuries.

Benefits

Accidental injury	The plan pays
Accidental death	100%
Quadriplegia	100%
Loss of sight of one eye	50%
Loss of speech only or hearing only	50%
Loss of limb (arm or leg)	50%
Loss of thumb and index finger on the same hand	25%

Accidental Death and Dismemberment FAQ

If I do not elect coverage now, can I elect it in the future?

If you do not elect coverage when you are first eligible, you will be required to wait 6 months until you are eligible to elect coverage again.

Can I take my insurance with me if I leave my employer?

Depending upon state variations and your employer's plan, you may have an option to continue group coverage when your employment terminates. Your employer can advise you about your options.

How is my benefit claim filed and paid?

In the event of your accidental death or injury, you or your beneficiary(ies) and your employer will complete

the appropriate claims forms and submit these to Sun Life. Our claims examiners review the claim and gather additional information if necessary. We will notify you or your beneficiaries when the decision is made. If your death claim is approved, beneficiaries may elect to receive a lump sum payment or to have the benefit paid into an account where the funds accumulate interest and can be withdrawn at any time. (State restrictions apply, and options may vary by state.) If your AD&D claim for an accidental injury is approved, the benefit amount will be paid directly to you.

Read the important plan provisions section for more information including limitations and exclusions.

Rate Sheet

Employee - Coverage and **monthly** cost for Employee Voluntary Accidental Death & Dismemberment Insurance.

Rates are effective as of January 1, 2020.

Employee Monthly Rate: \$0.020 per \$1,000 of benefit.

Employee Coverage Amounts	Cost per Monthly pay period
\$10,000	0.20
\$20,000	0.40
\$30,000	0.60
\$40,000	0.80
\$50,000	1.00
\$60,000	1.20
\$70,000	1.40
\$80,000	1.60
\$90,000	1.80
\$100,000	2.00
\$110,000	2.20
\$120,000	2.40
\$130,000	2.60
\$140,000	2.80
\$150,000	3.00
\$160,000	3.20
\$170,000	3.40
\$180,000	3.60
\$190,000	3.80
\$200,000	4.00
\$210,000	4.20
\$220,000	4.40
\$230,000	4.60
\$240,000	4.80
\$250,000	5.00

Employee Coverage Amounts	Cost per Monthly pay period
\$260,000	5.20
\$270,000	5.40
\$280,000	5.60
\$290,000	5.80
\$300,000	6.00
\$310,000	6.20
\$320,000	6.40
\$330,000	6.60
\$340,000	6.80
\$350,000	7.00
\$360,000	7.20
\$370,000	7.40
\$380,000	7.60
\$390,000	7.80
\$400,000	8.00
\$410,000	8.20
\$420,000	8.40
\$430,000	8.60
\$440,000	8.80
\$450,000	9.00
\$460,000	9.20
\$470,000	9.40
\$480,000	9.60
\$490,000	9.80
\$500,000	10.00

Rate Sheet

Family - Coverage and **monthly** cost for Family Voluntary Accidental Death & Dismemberment Insurance.

Family coverage includes employee, spouse and child(ren).

Rates are effective as of January 1, 2020.

Spouse Coverage equals 60% of your (employee) amount if there are no eligible children or 50% of your (employee) amount if there are eligible children.

Child(ren) Coverage equals 10% of your (employee) amount if there is spouse coverage, or 20% of your (employee) amount if there is no spouse coverage.

Dependent Monthly Rate: \$0.029 per \$1,000 of benefit.

Employee Coverage Amounts	Cost per Monthly pay period
\$10,000	0.29
\$20,000	0.58
\$30,000	0.87
\$40,000	1.16
\$50,000	1.45
\$60,000	1.74
\$70,000	2.03
\$80,000	2.32
\$90,000	2.61
\$100,000	2.90
\$110,000	3.19
\$120,000	3.48
\$130,000	3.77
\$140,000	4.06
\$150,000	4.35
\$160,000	4.64
\$170,000	4.93
\$180,000	5.22
\$190,000	5.51
\$200,000	5.80
\$210,000	6.09
\$220,000	6.38
\$230,000	6.67
\$240,000	6.96
\$250,000	7.25

Employee Coverage Amounts	Cost per Monthly pay period
\$260,000	7.54
\$270,000	7.83
\$280,000	8.12
\$290,000	8.41
\$300,000	8.70
\$310,000	8.99
\$320,000	9.28
\$330,000	9.57
\$340,000	9.86
\$350,000	10.15
\$360,000	10.44
\$370,000	10.73
\$380,000	11.02
\$390,000	11.31
\$400,000	11.60
\$410,000	11.89
\$420,000	12.18
\$430,000	12.47
\$440,000	12.76
\$450,000	13.05
\$460,000	13.34
\$470,000	13.63
\$480,000	13.92
\$490,000	14.21
\$500,000	14.50