

ACCIDENT BENEFITS Summary



Accident Benefits, often known in the insurance industry as Accidental Death and Dismemberment (AD&D), is a policy used to pay benefits to the beneficiaries in case of a sudden accidental death or loss of limbs. This insurance policy is made available as a benefit to the Division full time or part time employees. It is an annual policy; however, new and departing employees can be added year-round.

Here are a few scenarios for you to consider how this policy has helped pay for a covered loss:

- You are more than 100 miles from you home and you have a medical emergency. You need to be evacuated to the best medical facility... you would call the Assistance Service provider
- You are traveling for work and you are in a car accident and you have serious lacerations to your body. You are hospitalized for 20 days. This policy will pay up to \$500 of your medical expenses. It will also pay you 1% of your benefit for being in the hospital.
- You die from being in a car accident. This policy will pay your family anywhere from \$5,000 to \$250,000. Depending on the amount of your coverage

See benefits below:

ACCIDENTAL DEATH & DISMEMBERMENT

The limit for the individual, and wife (if requested), is a minimum of \$5,000 to a maximum of \$250,000

The limit for a child is 50% of the Individual to a maximum of \$15,000.

ACCIDENT MEDICAL EXPENSES BENEFITS

\$25 deductible

The limit per each covered person is \$500.

EMERGENCY MEDICAL EXPENSES BENEFITS

The limit for covered expenses is \$10,000. The emergency and medical services must have occurred within 100 miles or more away from the place of permanent residence.

ADDITIONAL BENEFITS

- Medical Assistance
- War Risk Coverage
- Bereavement and Trauma Benefit
- Child Care Benefit
- Coma Benefit
- Cosmetic Disfigurement from Burns Benefit
- Disability Benefit
- Hospital Confinement benefit
- Rehabilitation Benefit Seatbelt and Airbag Benefit
- Special Education Relief Benefit
- Spouse Retraining Benefit
- Ace Travel Assistance Program
- Ace Traveling Assistance Program*

RATES

Employees: \$0.88/\$1,000

Spouse: \$0.68/\$1,000

Child: \$0.68/\$1,000

CLAIMS

To file a claim, fill out the claim form related to your type of loss and email it to claims@adventistrisk.org.

This is a brief overview of the policy and is not intended to replace policy terms and conditions.