



# ACCIDENT BENEFITS

(POLICY PERIOD: January 1 through December 31)

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. It is made available to ADRA full time or part time employees. It is an annual policy; however, additions and deletions are pro-rated and are available all year around. See benefits below:

## ACCIDENTAL DEATH & DISMEMBERMENT

- The limit for the Individual, and spouse (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.

## ACCIDENTAL MEDICAL EXPENSES BENEFITS

- \$25 Deductible
- The limit for each covered person is \$500/per occurrence.

## EMERGENCY MEDICAL TRAVEL BENEFITS

Guarantee payment to hospital up to \$10,000. The emergency and medical service must occur 100 miles or more away from the place of permanent residence.

## ADDITIONAL BENEFITS

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

## RATES\*

**Employees:** \$0.88/\$1,000    **Spouse:** \$0.68/\$1,000    **Child:** \$0.68/\$1,000

\*Subject to change at policy renewal

## Enrollment

To apply for this policy, complete the attached application and email it to [ARM2372@adventistrisk.org](mailto:ARM2372@adventistrisk.org).

## Claims

To file a claim, fill out the claim form related to your type of loss and email it to [claims@adventistrisk.org](mailto:claims@adventistrisk.org).

For exclusions and details, refer to your Policy or email your questions to [ARM2372@adventistrisk.org](mailto:ARM2372@adventistrisk.org).

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

