



Accidental Death & Dismemberment

Eligible Group	Description	AD&D	Accident Medical	Rates
Class 1	All employees of the participating organization	Minimum \$5,000 to a maximum of \$250,000	\$500	\$0.88 per \$1,000 per year
Class 1 Spouse	Spouse of Class 1	Minimum \$5,000 to a maximum of \$250,000	\$500	\$0.68 per \$1,000 per year
Class 1 Child(ren)	Child of Class 1	50% of employee benefit to a maximum of \$15,000	\$500	\$0.68 per \$1,000 per year
Class 2	Elementary students	\$5,000	\$2,000	\$8 per year
Class 3	Academy students	\$5,000	\$2,000	\$12.80 per year
Class 4	College Students	\$5,000	\$2,000	\$16.00 per year
Class 5	Retiree	\$3,000	NA	\$16.00 per yaer
Class 6	All retirees who are part of the South Pacific Division	Minimum \$5,000 to a maximum of \$50,000	NA	\$0.88 per \$1,000 per year
Class 7	Student Literature Evangelists	\$5,000	\$2,000	\$14.40 per year
Class 8	All pilots employed by the participating organization application required	Minimum \$10,000 to a maximum of \$150,000	NA	\$2.50 per \$1,000 per year
OTHER BENEFITS				
	Repatriation	100% of Covered Expenses		
	Emergency Evacuation	100% of Covered Expenses		
	Emergency Medical Guarantee of Payment Benefit	Up to \$10,000		
	Emergency Reuion Benefit	Up to \$5,000		
	Permanent Total Disability	100% of Principal Sum		
	Temporary Total Disability	\$200 per week for 26 weeks		
Specific to Class 1 with Spouse Coverage	Spouse Retraining Benefit	5% of Principle sum up to \$5,000		
Specific to Class 1 with child coverage	Child Care Center Benefit	5% of Principle sum up to \$5,000		
GENERAL EXCLUSIONS				
This policy will pay benefits as described in the policy for losses resulting from a covered accident cause by war or acts of war.			<ul style="list-style-type: none">• Suicide or attempted suicide• Covered accident while on active duty• Piloting or serving as a crew member on any aircraft except as provided by the policy• Commission of or attempt to commit a felony• Sickness, disease, bacterial infections	
The Covered Accident may occur anywhere in the world, except the following countries:				
<ul style="list-style-type: none">• The United States• The Covered Person's Home Country• The Covered Person's Country of Permanent Assignment (Applies to Ukraine only)• Specific Countries: Afghanistan,* Belarus, Russia, Ukraine,* Israel,* Lebanon,* West Bank and Gaza				
* To secure War Risk Coverage to Afghanistan, Ukraine, Israel, Lebanon, please contact your ARM Account Executive.				
Submit all claims within 90 days of a covered loss to claims@adventistrisk.org .				
This policy is underwritten by ACE American Insurance Company, a CHUBB Underwriting Company. Policy# ADD N04834859A				
In the event of an emergency, and you are more that 100 miles from your place of residency, contact the assistance provider, International SOS: Philadelphia Assistance Center, +1 215 942 8226 OR +1 800-523-6586 or get the app app.internationalsos.com Member # 11BCAM749125				
This policy does not satisfy any requirement for worker's compensation insurance.				
This is a brief summary of the policy. For more details on all the terms and conditions of the policy, please request a copy of the policy. Should there be a discrepancy between this document and the Policy, the policy will govern in all instances.				