



North American  
Division of  
Seventh-day  
Adventists

# Voluntary AD&D Benefit Highlights

<b>Eligibility:</b>	All Active North American Division based and Bermuda Employees working a minimum of 20 hours per week.
<b>Policy Effective Date:</b>	July 1, 2002
<b>Eligibility Waiting Period:</b>	There is no waiting period.
<b>Benefit Amount:</b>	Principal Sum Selections: \$10,000 to \$500,000
<b>Monthly Rates:</b>	Employee Only: \$.27 per \$10,000
<b>(as of July 1, 2005)</b>	Spouse: \$.27 per \$10,000 Child: \$.028 per \$1,000
<b>Guaranteed Issue Amount:</b>	No evidence of insurability is required for coverage under the Voluntary AD&D policy.
<b>Benefit Reductions:</b>	65% of Selected Principal Sum for ages 70-74; 45% for ages 75-79; 30% for ages 80-84; 15% for ages 85 and over.
<b>Dependent Coverage:</b>	Family coverage is available for eligible dependents. Spouse and unmarried dependent children up to 19 years of age are eligible. Unmarried children who are full-time students and primarily dependent on the Employee for support and maintenance are eligible to age 26. The Employee must be covered in order to elect family coverage.  -Spouse is eligible for amounts from \$10,000 to \$500,000* *Spouse benefit cannot exceed 100% of the employee amount elected  -Child is eligible for \$5,000 to \$25,000 (not to exceed 100% of employee amount elected)
<b>Accidental Death &amp; Dismemberment:</b>	If accidental injuries occurring to covered persons results in death or dismemberment within 365 days of the date of the accident, the policy will pay: <u>Full Principal Sum</u> = Loss of Life, Both Hands, Both Feet, Sight of Both Eyes, or combination of two, Speech & Hearing, Movement of Both Upper and Lower Limbs (Quadriplegia); <u>Three-Quarters The Principal Sum</u> = Movement of Both Lower Limbs (Paraplegia); <u>One-Half The Principal Sum</u> = Loss of One Hand, One Foot, Sight of One Eye, Speech or Hearing, Movement of Both Upper and Lower Limbs of One Side of the Body (Hemiplegia); <u>One-Quarter The Principal Sum</u> = Loss of Thumb and Index Finger of Either Hand.
<b>Additional Benefits:</b>	<u>Survivor Benefit:</u> If Dependent Coverage is elected and the Employee or Employee's spouse, loses his or her life in a covered accident, this benefit provides 5% of the Principal Sum, up to a maximum of \$5,000 for 4 years, for surviving eligible dependent children.  <u>Common Disaster Benefit:</u> This benefit increases the spouse's Principal Sum to equal the employee's Principal Sum or a specified Common Disaster Benefit amount, if both die in the same covered accident.  <u>Education:</u> If the Employee or Employee's spouse loses his or her life in a covered accident, an annual payment for up to four years is payable for each eligible dependent child. To qualify, the child must be unmarried and either a full-time student in an institution of higher learning or enroll as a full-time student within 365 days following the accident. The benefit amount is 5% of the covered person's Principal Sum up to a maximum of \$5,000. If no child qualifies for this benefit, we will pay \$2,000 to your beneficiary.

## Voluntary AD&D Benefit Highlights (Continued)

### Additional Benefits (continued):

Accident Hospital Indemnity Benefit: Provides a monthly benefit when an employee or covered family members is hospitalized as a result of a covered accident. After an initial waiting period of 7 days, pays 1% of the Principal Sum, subject to a monthly maximum of \$1,500, for a period of 12 months. Pro-Rata payments are made for periods of less than a full month. The plan pays retroactively to the first day after the waiting period.

Felonious Assault Benefit: Covers violent or criminal acts directed at the Insured Person during the course of: a) robbery, hold-up, kidnapping or criminal assault; or b) an attempt at any of the above; which constitutes a felony under the law.

The benefit amount is 10% of the covered person's Principal Sum up to a maximum of \$10,000.

Dependent Child Dismemberment Benefit: The amount payable for a child's dismemberment will be doubled under this benefit if a covered dependent child suffers a dismemberment under this plan.

Seat Belt: This benefit provides 10% of the Principal Sum up to a maximum of \$25,000 if a covered loss occurs while wearing a seat belt in an automobile. A police report must verify an Employee or an Employee's family member was properly protected by wearing a seat belt while as a passenger riding in or the licensed operator of a registered automobile. This benefit does not pay for any loss if the covered person is under the influence of any intoxicant, excitant, hallucinogen or any narcotic or other drug, or similar substances, as verified in the police accident report, and is operating the automobile.

Exposure and Disappearance Benefit: Loss resulting from unavoidable exposure to the elements shall be covered to the extent of the benefits afforded an insured. If the body of an insured has not been found within one year of the disappearance, stranding, sinking or wrecking of any common carrier in which the insured was an occupant, it shall be presumed, subject to all other provisions and conditions of the policy that the insured suffered loss of life covered under the policy.

Waiver of Premium: If you become totally disabled as a result of a covered accident, premiums will be waived during the time you are disabled as defined by your plan.

Conversion: This benefit allows an Employee to convert his or her coverage to an individual Accidental Death and Dismemberment Policy without evidence of insurability subject to a maximum of \$250,000. Dependent coverage can be converted if dependents were covered under the policy on the date the Insured Person's coverage terminated.

### Exclusions:

This plan does not cover losses resulting from: suicide or self-inflicted injury (in Missouri, while sane); war or act of war, whether declared or undeclared; injury sustained while in the armed forces of any country or international authority; Injury sustained while voluntarily taking drugs which federal law prohibits dispensing without a prescription, including sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless the drug is taken as prescribed or administered by a licensed physician; Injury sustained while committing or attempting to commit a felony; Injury sustained while operating a motor vehicle while legally intoxicated from the use of alcohol.

### Available Coverage:

Pilots Coverage: Upon completion of an application and approval by Hartford Life, coverage can be written to cover pilots operating an aircraft. The cost for this coverage will be \$.27 per \$1,000. Principal Sum Selections for Pilots coverage: \$25,000 to \$125,000

This Benefit Highlights Sheet and the accompanying Brochure and Enrollment Form explain the general purposes of the insurance described, but in no way change or affect the policy as actually issued. In the event of any discrepancy between any of these documents and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers.

Underwritten by:  
Hartford Life Insurance Company  
200 Hopmeadow Street  
Simsbury, CT 06089