



**ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) COVERAGE**

All employees who enroll in the Group Universal Life (GUL) Insurance plan are automatically provided with Accidental Death & Dismemberment (AD&D) coverage to age 70. The amount of AD&D coverage payable to you or your beneficiary(ies) correlates with the type of loss you experience and the amount of life insurance coverage in effect at the time of the loss. The table below describes the types of losses covered under this benefit:

<u>Loss of</u>	<u>Amount of Benefit</u>
Life	100% of Insurance
Both hands or both feet	100% of Insurance
Sight in both eyes	100% of Insurance
One hand and one foot	100% of Insurance
One hand and sight in one eye	100% of Insurance
One foot and sight in one eye	100% of Insurance
Sight in one eye	50% of Insurance
One foot or one hand	50% of Insurance

Loss of hand and/or foot means complete severance at or above the wrist or ankle joints. Loss of sight means the entire and irrevocable loss of sight which cannot be corrected by medical or surgical treatment or by artificial means.

The Accidental Death & Dismemberment (AD&D) benefit is an employee only benefit. The benefit amounts referenced above exclude all contributions, if applicable, to the cash accumulation account.