

# Accidental Death and Dismemberment (AD&D) insurance



## Benefit Highlights

For all eligible employees of Clark County, Nevada, Policy #9302

### Effective date: January 1, 2018

You have the opportunity to purchase additional Accidental Death & Dismemberment (AD&D) insurance, beyond what your employer has provided for you.

Accidental Death & Dismemberment (AD&D) insurance provides extra financial protection if you or your dependents suffer from a covered accidental injury or accidental death.

**The following benefits are available to you.** Choose the benefit amounts that best meet your needs and your budget.

The cost for Sun Life's Accidental Death & Dismemberment (AD&D) insurance depends on the benefit amount you choose.

Benefit amount		
For you	For your spouse	For your child(ren)
You can elect \$10,000 to \$300,000—in \$10,000 increments.	If you elect coverage for yourself, you can elect 40% of your coverage or 50% of your coverage if no dependent children are covered.	If you elect coverage for yourself, you can elect 10% of your coverage or 15% of your coverage if there is no spouse coverage.
Benefit reduction		
For you	For your spouse	For your child(ren)
Coverage ends at termination of employment or retirement.	Coverage ends at termination of employment or retirement.	A full benefit is payable for a dependent child from birth to 26 years old.

## Additional plan features

- This chart shows a partial list of AD&D insurance benefit amounts as a percentage of coverage. You may refer to the certificate for the full list of covered accidental injuries.

Accidental injury	The plan pays
Accidental death	100%
Quadriplegia	100%
Loss of sight of one eye	50%
Loss of speech only or hearing only	50%
Loss of limb (arm or leg)	50%
Loss of thumb and index finger on the same hand	25%

- Use the benefit to pay for injury-related expenses or to help replace lost income.



## Accidental Death and Dismemberment insurance Q&A

### How does AD&D insurance work?

You may get up to a maximum of 100% of your AD&D coverage amount for losses resulting from one accident, such as paralysis, speech or hearing loss, or thumb and index finger loss. If a covered accident results in your death, your beneficiary will receive 100% of your AD&D coverage amount.

### Can I take my insurance with me if I leave my employer?

Generally yes. Depending upon your state, you may be offered to continue the group AD&D insurance coverage.<sup>1</sup>

### How can I get more information about my coverage?

After the effective date of your coverage, you can contact Sun Life Customer Service representatives at 800-247-6875, 8:00 a.m. to 8:00 p.m. ET, Monday through Friday.

### How is my benefit claim filed and paid?

In the event of your accidental death or injury, you or your beneficiary(ies) and your employer will complete the appropriate claims forms and submit these to Sun Life. Our claims examiners review the claim and gather additional information if necessary. We will notify you or your beneficiaries when the decision is made. If your death claim is approved, beneficiaries may elect to receive a lump sum payment or to have the benefit paid into an account where the funds accumulate interest and can be withdrawn at any time. (State restrictions apply and options may vary by state.) If your AD&D claim for an accidental injury is approved, the benefit amount will be paid directly to you.

## Important Plan Information

### Limitations and exclusions\*

No AD&D benefit will be paid for a loss which is due to or results from:

- suicide while sane or insane
- intentionally self-inflicted injuries
- bodily or mental infirmity or disease of any kind, or infection unless due to an accidental cut or wound
- committing or attempting to commit an assault, felony, or other criminal act
- active participation in a war (declared or undeclared) or active duty in any armed service during a time of war
- active participation in a riot, rebellion, or insurrection
- injury sustained from any aviation activities, other than riding as a fare-paying passenger
- the employee's voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless administered on the advice of a Physician
- the employee's operation of any motorized vehicle while intoxicated.

\*Subject to state law variations.



**Keep a life-changing event from changing your family's financial health.**



1. Subject to policy terms and state variations, portability is available when employment terminates. If portability is not available in your state, continuation may be available. Refer to your Certificate for specific conditions.

This coverage does not constitute comprehensive health insurance (often referred to as "major medical coverage") and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act.

This Overview is preliminary to the issuance of the Policy. Refer to your Certificate for details. Receipt of this Overview does not constitute approval of coverage under the Policy. In the event of a discrepancy between this Overview, the Certificate and the Policy, the terms of the Policy will govern.

Group life insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 98P-ADD, 12-GP-01, 15-GP-01, 15-LF-C-01, 12-GPPort-P-01, 15-LFPort-C-01, 15-ADD-C-01, 13-ADD-C-01 and 13-ADDPort-C-01. In New York, group life insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 15-GP-01, 13-GP-LF-01, 13-LF-C-01, 12-GPPort-P-01, 13-LFPort-C-01, 15-LF-GP-01, 15-LF-C-01, 12-GPPort-P-01, 15-LFPort-C-01, 13-GP-LH-01 and 13-ADD-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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