

# Accidental Death and Dismemberment

Accidental Death and Dismemberment (AD&D) is available to all Active employees and their dependents who are eligible for health benefits with the State. AD&D is offered through Metropolitan Life Insurance Company (MetLife). The plan provides benefits in the event of an accidental death or dismemberment. No medical review is required for enrollment in the plan. This plan will cover you for accidents that occur at work as well as accidents off the job.

## Your Choices

You can choose individual or family coverage in an amount equal to:

- ✿ \$100,000
- ✿ \$200,000
- ✿ \$300,000

If you choose family coverage, your dependents are covered for a percentage of your benefit amount, as listed below:

**PLEASE NOTE:** There is a maximum benefit of \$50,000 per covered dependent child.

Dependent	Benefit
Spouse (if you have children)	55% of your principal benefit amount
Eligible dependent children (if you have a spouse)	15% of your principal benefit amount
Spouse (if no eligible dependent children)	65% of your principal benefit amount
Eligible dependent children (if no spouse)	25% of your principal benefit amount

**NOTE:** When you retire, please contact MetLife for information on a conversion policy within 30 days of retirement.

## How the Plan Works

Benefits will be paid within 365 days of the date of an accident. The plan will pay, in one sum, a certain percentage of the principal benefit amount, depending on whether there is a loss of life or some type of dismemberment. If more than one covered loss is sustained during one accident, the plan will pay all losses up to the principal sum amount.

AD&D Benefits Chart	
EMPLOYEE LOSS	BENEFIT AMOUNT
Loss of life	100%
Both hands or both feet	100%
Entire sight of both eyes	100%
One hand and one foot	100%
One hand and entire sight of one eye	100%
Speech and hearing (both ears)	100%
Quadriplegia	100%
Paraplegia	75%
One Arm	75%
One Leg	75%
One hand or one foot	50%
Entire sight of one eye	50%
Speech or hearing	50%
Hemiplegia	50%
Thumb and index finger of same hand	25%

AD&D provides other benefits in the event of a covered loss. Additional benefits include:

- Exposure and disappearance;
- Waiver of premium;
- Education;
- Day care;
- Common disaster;
- Identity Theft Solutions;
- Emergency evacuation;
- Repatriation of remains;
- Air Bag; Brain Damage; Coma;
- Common Carrier; and
- Travel Assistance.

ACCIDENTAL DEATH & DISMEMBERMENT

## For More Information

Please contact MetLife at 1-877-610-2954 for an AD&D Beneficiary Designation Form, as well as for information about the plan.