



Affiliate of Northwell Health®

## Optional Accidental Death & Dismemberment Benefits for You, Your Spouse & Your Dependent Children

### Benefits

- **For You**  
Amounts in increments of \$25,000 to a maximum of \$500,000. Maximum benefit is 10 times Basic Annual Earnings up to \$500,000.
- **For your Spouse:**  
Coverage equals 40% of your (employee) amount. Spouse coverage will be raised to 50% of employee amount if there are no covered children at time of death.
- **Age Reductions:** Employee and dependent spouse coverage reduces as follows: 65% at 70, 50% at 75, 30% at 80, 20% at 85.
- **For Your Dependent Child(ren):**  
Coverage equals 10% of your (employee) amount. Child coverage will be raised to 15% of employee amount if there is no covered spouse at the time of death.
- **Medical Evidence of Insurability (EOI) is not required for AD & D coverages.**

### Optional AD&D Rates

- The month cost for your (employee only) Optional AD&D coverage is 0.018 per \$1,000 of coverage. The cost for your Family AD&D coverage is \$0.038 per \$1,000 of total coverage.

**Calculating your cost** (Find you monthly cost by adding all of the coverages you have selected)

Your monthly cost for Optional AD&D Insurance is based on the coverage option you selected

1. Find the coverage option you have selected in the chart below and the associated cost.
2. Multiply the cost per \$1,000 by your total amount of coverage.

Cost for Option Selected (\$0.018 or \$0.038)	Total Amount of Coverage Divided by \$1,000	Your Monthly Cost
\$	X	\$
	=	\$

*The above information provides highlights of you plan. It does not and is not intended to cover the program in detail. If a conflict exists between a statement in the document and any provision in the policy, the policy will govern.*