



VOLUNTARY EMPLOYEE & DEPENDENT AD&D

Benefit	An amount equal to Voluntary Life
Guaranteed Issue Amount	An amount equal to the Voluntary Life Guaranteed Issue Amount
Age Reductions (Employee)	<ul style="list-style-type: none"> • Age 65 reduces to 65% • Age 70 reduces to 50%
Age Reductions (Dependent)	<ul style="list-style-type: none"> • Age 65 reduces to 65% • Age 70 reduces to 50%
Coverage Type	24 Hour
Loss Of Life	100%
Seatbelt / Airbag	10% / \$10,000

Enhanced AD&D Benefits

Loss of: both hands or both feet / loss of sight in both eyes / loss of one hand and sight in one eye / loss of one foot and sight in one eye	100%
Loss of one of the following: arm / hand / leg / foot or sight in one eye	50%
Quadriplegia	100%
Paraplegia / Hemiplegia / Triplegia	50%
Uniplegia	25%
Loss of: speech / hearing	50%
Loss of: thumb and index finger same hand	25%
Coma	3% / \$5,000 (lesser of)
Common Carrier Hazard	10%
Repatriation	10% / \$5,000 Covered Expenses (lesser of)
Spouse Training	5% / \$5,000 (lesser of)
Qualified Child Education	3% / \$2,500
Childcare Expense	3% / \$5,000 (lesser of)