

Plan Summary

VOLUNTARY AD&D (VVAR)

Eligibility	
Employees	Each Active Full-Time Employee enrolled in the major medical program working 20 hours or more, except any person working on a temporary or seasonal basis

Included Benefits	VAR Plan 1 Class(es) 1
Employee Principal Sum	\$15,000
Employee and Family % (Percent of Employee Benefit)	None
Benefit Rounding	None
Coverage Type	24 Hour Accidental Death & Dismemberment
Common Carrier	100%
Exposure & Disappearance	Included
Total Loss of Use	Included
Seatbelt	10% up to \$25,000
Airbag	5% added to Seatbelt Benefit
Travel Assistance	Included
Conversion	Included
Age Reduction	Benefit reduces to: 50% at age 70 Terminates at retirement

This plan requires a minimum of 5 insured employee lives.

Accidental Death and Dismemberment

In the event of death, loss of limbs, loss of eyesight, loss of speech or hearing due to an accidental injury, we will pay the following benefits, based on the benefit amount shown in the proposal summary:

For Accidental Loss of	Amount Payable
Life	Principal Sum
Two or more members	Principal Sum
Speech and hearing	Principal Sum
One member	1/2 the Principal Sum

Speech or hearing	1/2 the Principal Sum
Thumb and index finger of same hand	1/4 the Principal Sum

Total Loss of Use Benefit

“Total Loss of Use” means loss of the ability to function because of:

- 1) incurable paralysis
- 2) stiffening

In addition, "Total Loss of Use" must affect the entire arm or leg from the shoulder or hip, including the hand or foot attached to it.

For Accidental Loss of	Amount Payable
Both arms and both legs	Principal Sum
Both arms	2/3 of the Principal Sum
Both legs	2/3 of the Principal Sum
One arm and one leg	2/3 of the Principal Sum
Both arms and one leg or Both legs and one arm	3/4 of Principal Sum
One arm or one leg	1/2 of the Principal Sum

In no event will we pay more than the Insured’s Principal Sum for any one accident under this benefit, the Accidental Death and Dismemberment Benefit and if applicable, the Permanent Total Disability Benefit, Coma Benefit and Rehabilitation Benefit.