

# Health+ Supplemental AD&D Insurance

<b>ELIGIBILITY</b>	<p><b>Class 1:</b> All salaried and full-time hourly employees may purchase up to \$100,000</p> <p><b>Class 2:</b> All part-time hourly employees working an average of 20 hours or more per week may purchase up to \$50,000</p>
<b>EMPLOYEE MAXIMUM BENEFIT AMOUNT</b>	<p>Class 1: Increments of \$10,000 up to \$100,000</p> <p>Class 2: Increments of \$10,000 up to \$50,000</p>
<b>SPOUSE MAXIMUM BENEFIT AMOUNT</b>	<p>Class 1: Increments of \$5,000 up to \$50,000</p> <p>Class 2: Increments of \$2,000 up to \$10,000</p>
<b>CHILD MAXIMUM BENEFIT AMOUNT</b>	<p>Class 1: Increments of \$5,000 up to \$25,000</p> <p>Class 2: Increments of \$2,000 up to \$10,000</p>
<b>AGE REDUCTION SCHEDULE</b>	<p>Coverage reduces to 65% of original amount at age 65, 50% of original amount at age 70</p>
<b>LOSS OF LIFE</b>	<p>100% of the principal sum in the event of accidental loss of life occurring within 365 days of a covered accident</p>
<b>LIVING</b>	<p>Up to 100% of the principal sum for paralysis, dismemberment, loss of eyesight and speech and hearing in both ears</p>
<b>COMA</b>	<p>1% per month for 11 months, then 100% of principal sum after 12<sup>th</sup> month</p>
<b>DISMEMBERMENT</b>	<p>One member: 50% of principal sum</p> <p>Two members: 100% of principal sum</p> <p>Thumb and Index: 25% of principal sum</p> <p>All four fingers/same: 25% of principal sum</p> <p>All toes: 20% of principal sum</p> <p>One hand or one foot and sight in one eye: 100% of principal sum</p>
<b>PARALYSIS</b>	<p>Total paralysis of upper and lower limbs (quadriplegia): 100%</p> <p>Total paralysis of both lower limbs (paraplegia): 75%</p> <p>Total paralysis of upper and lower limbs on one side of body (hemiplegia): 50%</p> <p>Total paralysis of one upper or one lower limb (uniplegia): 25%</p>
<b>SIGHT IN ONE EYE</b>	<p>50%</p>
<b>SPEECH AND HEARING</b>	<p>100%</p>
<b>SPEECH OR HEARING</b>	<p>50%</p>