

# Accidental Death & Dismemberment Insurance | AD&D

**PRODUCT:** Accidental Death & Dismemberment (AD&D) insurance helps provide coverage in the event of an accidental death or loss of limb, sight, speech or hearing as the result of a covered accident.

**ELIGIBILITY:** One account holder per account, provided they are age 18 or over and reside in the U.S., can be covered under the complimentary AD&D coverage.

This same account holder can choose to purchase additional coverage, or upgrade to a family plan covering them, their spouse/ domestic partner, and dependent children.

**COVERAGE:** The complimentary AD&D coverage is available to one account holder per account.

The additional coverage options, ranging from \$10,000 - \$300,000, are available with either the individual or family plan.

**FAMILY PLAN:** In the event the account holder's spouse/domestic partner has a covered loss,

- 60% of the account holder's coverage amount will be paid if there are no dependent children; and
- 50% of the account holder's coverage amount will be paid if there are dependent children.

In the event the account holder's dependent child has a covered loss,

- 25% of the account holder's coverage amount will be paid if there is not a spouse/domestic partner; and
- 20% of the account holder's coverage will be paid if there is a spouse/domestic partner.

**EXCLUSIONS:** Some exclusions apply. See Certificate of Insurance and Summary of Coverage for detailed information.

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## Frequently Asked Questions

### COVERAGE

#### Who can be covered?

One account holder per account can be covered under the complimentary coverage, provided they are age 18 or older and reside in the U.S. This same account holder can also choose additional individual coverage or upgrade to a family plan.

#### Who is covered under the Family Plan?

Spouse/Domestic partner and dependent children are covered under the family plan.

#### How does the Family Plan coverage work?

If the account holder's spouse/domestic partner has a covered loss, a benefit in the amount of 60% of the account holder's coverage amount will be paid if there are not any dependent children, and 50% will be paid if there are dependent children.

If the account holder's dependent children have a covered loss, a benefit in the amount of 25% of the account holder's coverage amount will be paid if there is no spouse, and 20% will be paid if there is a spouse/domestic partner.

### ELIGIBILITY

#### Is there a medical exam or do any medical forms need to be completed before coverage begins?

No.

#### Do premiums increase with age and does the benefit reduce with age?

No, premiums do not increase with age. Yes, coverage amounts begin reducing at age 70, regardless of age at enrollment.

### ENROLLMENT

#### How does the enrollment process work?

Enrollment can be completed through the online website or by returning the Activation Form that was included within the solicitation letter.

If the account holder does not have/cannot locate the Invite Code/Participant Code on the solicitation letter they received, they can enroll online by utilizing their Financial Institution's routing number or they can call the Insurance Service Center.

### "ENROLLMENT CONT'D"

#### When an Activation Form is delivered directly to the Financial Institution, where should the form be mailed?

Econocheck | 3 Gresham Landing | Stockbridge, GA | 30281

### BENEFICIARIES

#### How are Beneficiaries designated?

Beneficiaries may be designated on the Activation Form submitted for enrollment or when enrolling online.

#### What if beneficiaries are not designated?

Beneficiaries may be designated or modified at any time by calling the Insurance Service Center. If a beneficiary is not designated, benefits are paid per the Summary of Coverage insurance document.

#### Can each beneficiary be assigned a unique percentage of benefit?

Yes, percentages may be indicated for each beneficiary. If no percentages are noted, then the benefit is paid equally to all beneficiaries on file.

### CLAIMS

#### What is the process to file a claim?

Call the Insurance Service Center and the claim form(s) will be mailed.

#### Where do I send completed claim forms to be processed?

Econocheck | Attn: Claims Department | 3 Gresham Landing | Stockbridge, GA | 30281

### MISCELLANEOUS

#### Can this insurance be cancelled at any time, for any reason?

Yes, cancellations may be made by calling the Insurance Service Center.

#### Where can additional information be found?

The Certificate of Insurance, Summary of Coverage, and the Insurance Service Center at 800.832.6858.

#### Who is the Insurance Carrier for this insurance?

Federal Insurance Company, a Chubb company.