What is it?

Life and accidental death and dismemberment (AD&D) insurance provide cash benefits in the unfortunate event that you pass away or suffer a traumatic injury from certain covered accidents.

Why is this coverage valuable?

Life and AD&D insurance can offer reassurance that you, or the people you love, will have access to money to help cover expenses during a challenging time.

Your life insurance and AD&D coverage

Eligibility description	All Eligible Full-Time Employees in Levels 3 and 4
Contribution	Your employer pays the cost of your coverage
Employee life coverage amount	$25,000
AD&D coverage amount	$25,000
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Not applicable
Benefit reductions	Reduces to 65% at age 65 and to 50% at age 70
Conversion: Allows you to continue coverage after your group plan has terminated.	Yes, with restrictions. See certificate of benefits
EmployeeConnect [SM] **services:** Gives you and your family confidential access to counselors, along with personal, counseling, legal, and financial assistance.	Included
TravelConnect® **services**: Access to emergency medical assistance for you and your family when you're on a trip 100 or more miles from home.	Included

Benefit exclusions

Like any insurance, this life and AD&D insurance policy does have exclusions.

For life insurance, a suicide exclusion may apply.

For AD&D, benefits won't be paid if death/dismemberment occurs as the result of:

- War, declared or undeclared, or any act of war
- Intentionally self-inflicted injuries, while sane or insane
- Suicide, or suicide attempt, while sane or insane
- Active participation in a riot
- Committing or attempting to commit a felony
- Disease, bodily or mental illness, or medical or surgical treatment thereof
- Infections
- Controlled substances voluntarily taken, ingested, or injected, unless prescribed or administered by a physician
- Serving on full-time active duty in the armed forces of any country or international authority
- The presence of alcohol in the covered person's blood, which raises the presumption that the covered person was under the influence of alcohol and contributed to the cause of the accident

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

Reminder: Please review your beneficiary(ies) to ensure they're up to date. It's good practice to review, and if necessary, update your beneficiary(ies) annually.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the policy, the policy will govern.

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On Call International must coordinate and provide all arrangements in order for eligible services to be covered. Coverage is subject to contract language that contains specific terms, conditions, and limitations, which can be found in the program description.

The *TravelConnect*® program is not available to insured employees and dependents of policies issued in the state of New York and Washington. Access only program available to insured employees and dependents of policies issued in the state of Missouri and Texas. Benefits provided under the Access only program exclude payment for paid services. **Not available in New York and Washington.**

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