

## Plan Highlights

# Voluntary Group Accidental Death & Dismemberment Insurance



Apple Bank

### ELIGIBILITY

Each Active Full-time employee. Except any person working on a temporary or seasonal basis.

### BENEFIT AMOUNT

#### Employee:

Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments (not to exceed 10 times Earnings for amounts over \$250,000)

#### Spouse and Child(ren):

Spouse: Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments (spouse amount may not exceed 50% of employee amount)

Child(ren): \$10,000

#### Dependents:

You must be insured in order for Dependents to be covered. Dependents are:

your legal spouse not legally separated or divorced from you or your domestic partner named on an Affidavit of Domestic Partnership.

▶ your unmarried dependent children\* from birth to 26 years

A person may not have coverage as both an Employee and Dependent. Only one insured spouse may cover Dependent children.

### AD&D SCHEDULE

For Accidental Loss of:	Amount Payable:
Life	100%
Two or more Members	100%
Speech and hearing	100%
One Member	50%*
Speech or Hearing	50%*
Thumb & Index Finger of Same Hand	25%

\*Member" means hand, foot or eye.

### CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

### BENEFIT REDUCTION DUE TO AGE

Age Original Benefit Reduced to:

76	60%
80	40%
85	25%
90	15%
95	10%

### RATES

See attached Rate Sheet.

### FEATURES

- ▶ Conversion Privilege
- ▶ Exposure & Disappearance
- ▶ Seat Belt & Air Bag Benefit
- ▶ Total Loss of Use Benefit

### VALUE ADDED SERVICES

- ▶ Travel Assistance Service

### EXCLUSIONS

Benefits will not be payable for any loss: to which sickness, disease, or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; caused by suicide, or intentionally self-inflicted injuries; caused by or resulting from war; caused by an accident that occurs while in the armed forces of any country; caused by or resulting from: piloting any aircraft; or riding in or getting into or out of any non civilian aircraft or any aircraft owned, leased or operated by you or any of your employers; sustained during the insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic alcoholic intoxication is a contributing factor; or, to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic is a contributing factor.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form FRSL-8604, et al.