

Voluntary AD&D Insurance

A Guide to Your Plan Basics



SHELBY COUNTY GOVERNMENT



**PROTECT YOUR
PEACE OF MIND**



**PROTECT YOUR
FAMILY**



**PROTECT YOUR
ESTATE**



**PROTECT THEIR
SECURITY**

Why Voluntary Accidental Death & Dismemberment (AD&D) Insurance?

Voluntary AD&D Insurance provides additional protection for your loved ones in the event you are killed or severely injured in a covered accident. Voluntary AD&D Insurance can help you or your family deal with expenses and financial obligations that arise in the wake of a serious accident.

Who is Eligible for Coverage?

You – If you are an active, full-time employee working a minimum of 20 hours per week and you were insured under the prior plan as of December 31, 2009, you can elect Voluntary AD&D Insurance coverage.

Your Spouse – If you are enrolled in the Voluntary AD&D Insurance plan, you can elect coverage for your dependent spouse.

Your Dependent Children – If you are enrolled in the Voluntary AD&D Insurance plan, you can elect coverage on your unmarried children from birth but less than 19 years, and full-time students less than 25 years.

Coverage Available

For You – You can elect coverage of \$10,000, \$25,000, \$50,000, \$100,000, or \$150,000.

For Your Spouse – You can elect spouse coverage of 50% of your Voluntary AD&D coverage election to a maximum of \$75,000.

For Your Dependent Children – You can elect dependent children coverage of 50% of your Voluntary AD&D coverage election to a maximum of \$75,000 per child.

Age Reduction Schedule

Benefit amount reduces to 65% of the original coverage amount at age 65 and to 50% of the original coverage amount at age 70.

Insurance Rates and Costs

Follow the steps below to calculate the monthly premium based on the amount of insurance you plan to elect.

Step 1: Determine the amount of insurance you want, and divide by 1,000.

Step 2: Enter the rate from the table on this page, based on your election of *Employee Only* or *Employee & Family* coverage.

Step 3: Multiply *Step 1* by *Step 2* to determine the premium for your coverage.

Monthly Cost per \$1,000 of Coverage

Employee Only	\$0.035
Employee & Family	\$0.045

Rates are guaranteed through 12/31/2015.

One premium will insure all your eligible dependent children, regardless of the number of children you have.

For an outline of the semi-monthly premium rates, please see the chart on the next page.

Semi- Monthly Premium - 12 Month pay cycle County Employees

Coverage	Monthly Rate/ \$1,000	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000
Employee Only	0.035	\$0.175	\$0.438	\$0.875	\$1.750	\$2.625
Employee & Family	0.045	\$0.225	\$0.563	\$1.125	\$2.250	\$3.375
Age Reductions	Monthly Rate/ \$1,000	\$6,500	\$16,250	\$32,500	\$65,000	\$97,500
65-69						
Employee Only	0.035	\$0.114	\$0.284	\$0.569	\$1.138	\$1.706
Employee & Family	0.045	\$0.146	\$0.366	\$0.731	\$1.463	\$2.194
	Monthly Rate/ \$1,000	\$5,000	\$12,500	\$25,000	\$50,000	\$75,000
70 and Over						
Employee Only	0.035	\$0.088	\$0.219	\$0.438	\$0.875	\$1.313
Employee & Family	0.045	\$0.113	\$0.281	\$0.563	\$1.125	\$1.688

Semi- Monthly Premium - Head Start Employees based on a 10 Month pay cycle

Coverage	Monthly Rate/ \$1,000	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000
Employee Only	0.035	\$0.210	\$0.525	\$1.050	\$2.100	\$3.150
Employee & Family	0.045	\$0.270	\$0.675	\$1.350	\$2.700	\$4.050
Age Reductions	Monthly Rate/ \$1,000	\$6,500	\$16,250	\$32,500	\$65,000	\$97,500
65-69						
Employee Only	0.035	\$0.137	\$0.341	\$0.683	\$1.365	\$2.048
Employee & Family	0.045	\$0.176	\$0.439	\$0.878	\$1.755	\$2.633
	Monthly Rate/ \$1,000	\$5,000	\$12,500	\$25,000	\$50,000	\$75,000
70 and Over						
Employee Only	0.035	\$0.105	\$0.263	\$0.525	\$1.050	\$1.575
Employee & Family	0.045	\$0.135	\$0.338	\$0.675	\$1.350	\$2.025

Voluntary Accidental Death & Dismemberment (AD&D) Information

ReliaStar Life pays this benefit for covered losses due to a covered accident. All of the following conditions must be met:

- You are covered for AD&D Insurance on the date of the accident.
- The loss occurs within 180 days of the date of the accident.
- The cause of the loss is not excluded.
- Unless otherwise indicated, ReliaStar Life pays only one full amount for losses and benefits while the Group Policy is in effect. The Full Amount is shown on the Schedule or Benefits. For example, if you have a loss for which ReliaStar Life paid 50% of the Full Amount, ReliaStar Life pays no more than 50% of the Full Amount for the next loss.

AD&D Benefit

Covered Accident Resulting In:

The Benefit Is:

Loss of Life	Full Amount
Loss of both hands, both feet or sight of both eyes	Full Amount
Loss of one hand and one foot	Full Amount
Loss of speech and hearing in both ears	Full Amount
Loss of one hand or one foot and sight of one eye	Full Amount
Loss of one hand or one foot or sight of one eye	50% of Full Amount
Loss of speech	25% of Full Amount
Loss of hearing in both ears	25% of Full Amount
Loss of thumb and index finger of same hand	25% of Full Amount
Paralysis of one limb	25% of Full Amount
Paralysis of three limbs	75% of Full Amount
Quadriplegia	Full Amount
Paraplegia	50% of Full Amount
Hemiplegia	50% of Full Amount

Loss of hands or feet means loss by being permanently, physically severed at or above the wrist or ankle.

Loss of sight means total and permanent loss of sight.

Loss of speech and hearing means total and permanent loss of speech and hearing.

Loss of thumb and index finger means loss by being permanently, physically, entirely severed.

Unless otherwise indicated, ReliaStar Life does not pay a benefit for loss of use of one or both hands or feet, or thumb and index finger of the same hand.

Quadriplegia means total paralysis of all four limbs.

Paraplegia means total paralysis of both lower limbs.

Hemiplegia means paralysis of one arm and one leg on the same side of the body.

Unless otherwise indicated, paralysis must be the result of a spinal cord injury which is due to an accident.

ReliaStar Life does not pay an AD&D benefit for any paralysis caused by a stroke. Paralysis must be determined by a doctor to be permanent, complete and irreversible.

Death benefits are paid to your beneficiary.

Unless otherwise indicated, all other benefits are paid to you.

Designating Your Beneficiary

The beneficiary is named to receive the proceeds, from your Voluntary Accidental Death & Dismemberment (AD&D) Insurance coverage, to be paid at your death, if due to a covered accident. You may name more than one beneficiary. The Policyholder cannot be the beneficiary. ReliaStar Life pays the proceeds to the beneficiary. If there is more than one beneficiary, each receives an equal share, unless you have requested otherwise, in writing, and indicated in percentages. If there is no eligible beneficiary, or if you did not name one, ReliaStar Life pays the proceeds in the following order:

- You spouse
- Your natural and adopted children
- Your parents
- Your estate

How Claims are Paid

In the event of a claim, please see your Employer's Benefit Department for assistance in obtaining and completing the necessary forms.

Questions?

For general questions about your Accidental Death & Dismember (AD&D) Insurance plan you may contact Voya Customer Service at 1-800-955-7736 providing your group benefit plan number (67848-1), or by contacting your Employer's Benefits Department.

Exclusions (may vary by state):

No benefit is paid for loss directly or indirectly caused by any of the following:

- Suicide or intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning.
Exception: Infection from a cut or wound caused by an accident.
- Riding in or descending from an aircraft as a pilot or crew member.
- Any armed conflict, whether declared as war or not, involving any country or government.
- Injury suffered while in the military service for any country or government.
- Injury which occurs while committing or attempting to commit a crime.
- Use of any drug, narcotic or hallucinogenic agent:
 - Unless prescribed by a doctor;
 - Which is illegal; or
 - Not taken as directed by a doctor or the manufacturer.
- The insured person's intoxication. Intoxication means an individual's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of coverage. All coverage is subject to the terms and conditions of the group policy. To keep coverage in force, premiums are payable up to the date of coverage termination. Insurance products and services are provided by ReliaStar Life Insurance Company, a member of the Voya™ family of companies. Policy form LP09GP (may vary by state).

(v. 04/15/2014) Group #67848-1, 09/25/2014