



## Voluntary Accidental Death & Dismemberment Insurance for Shelby County Government

*Explore coverage that makes it easy to give yourself and your loved ones more security today  
..... and in the future.*

### **Voluntary Accidental Death & Dismemberment (AD&D) Insurance**

All Active Employees who were insured under the Prior Plan as of December 31, 2009	\$10,000, \$25,000, \$50,000, \$100,000, or \$150,000
Age Reduction Schedule	Benefit amount reduces to 65% of the AD&D Insurance Benefit at age 65; 50% at age 70.

### **Voluntary Dependent Accidental Death & Dismemberment (AD&D) Insurance**

Spouse	50% of your AD&D coverage election to a maximum of \$75,000**
Age Reduction Schedule**	Benefit amount reduces to 65% of the AD&D Insurance Benefit at age 65; 50% at age 70.
*Each Child	50% of your AD&D coverage election to a maximum of \$75,000

\*Children's Eligibility – Eligible children are defined as infants at birth and children younger than age 19; unmarried, full-time student dependents age 19 but less than 25 years of age.

### **Eligibility**

#### ***Employees***

You are eligible for coverage in the Voluntary Accidental Death & Dismemberment plan if you were insured under the Prior Plan as of December 31, 2009 and you are currently an active employee working at least 20 hour per week.

#### ***Your Spouse***

If you have elected Voluntary Accidental Death & Dismemberment coverage for yourself you may elect coverage on your eligible spouse. Eligible Spouse is defined as your lawful spouse under the age of 70. Coverage for your Spouse terminates when he/she reaches age 70.

#### ***Your Children***

If you have elected coverage on your eligible dependent Voluntary Accidental Death & Dismemberment coverage on yourself you may elect children. Eligible Dependent Children are defined as infants at birth and children younger than age 19, as well as unmarried, full-time student dependents age 19 but less than 25 years of age.

Insurance provided by ReliaStar Life Insurance Company, a member of the ING family of companies. Policy form LP00GP. This is a summary of benefits only. A complete description of benefits and limitations, including AD&D exclusions, are provided in the Certificate of Coverage.

