

Accidental Death and Dismemberment Insurance

The amount payable for each loss is a percentage of the Accidental Death and Dismemberment benefit amount which was in effect for you on the date of your injury.

See the Additional Coverage and Services section of this booklet to consider purchasing: Optional Accidental Death and Dismemberment Insurance

Benefit Details	Your Plan's Coverage
Waiting Period	first of the month following 3 months
Benefit Amount	\$50,000
Non-Evidence Limit	\$50,000
Reduction and Termination Age	Your benefit amount terminates at age 70 or retirement, whichever is earlier
<p>Covered losses must:</p> <ul style="list-style-type: none"> • be as a direct result of the accidental injury • have occurred within 365 days from the date of the accidental injury • be total and irreversible or irrecoverable <p>Exclusions:</p> <p>No Accidental Death & Dismemberment benefits will be payable if the loss results from any of the following:</p> <ul style="list-style-type: none"> • suicide or self-inflicted injuries • war or insurrection, the hostile actions of any armed forces, or participation in a riot or civil commotion • an infection (except pyogenic infections from an accidental cut or wound), illness or disease, or the medical treatment of any illness or disease, or bodily or mental infirmity • riding in, boarding or leaving, or descending from, any aircraft as a pilot, operator or member of the crew • riding in, boarding or leaving, or descending from, any aircraft which is owned, operated or leased by or on behalf of your employer • committing or attempting to commit an assault or criminal offence 	<ul style="list-style-type: none"> • Loss of Life - 100% • Loss of or Loss of Use of Both Hands or Both Feet - 100% • Loss of Sight of Both Eyes - 100% • Loss of One Hand and One Foot - 100% • Loss of One Hand and Sight of One Eye - 100% • Loss of One Foot and Sight of One Eye - 100% • Loss of Hearing in Both Ears and Speech - 100% • Loss of or Loss of Use of One Arm or One Leg - 75% • Loss of or Loss of Use of One Hand or One Foot - 66 2/3% • Loss of sight of One Eye - 66 2/3% • Loss of Speech or Hearing in Both Ears - 66 2/3% • Loss of Thumb and Index Finger or at least Four Fingers of One Hand - 33 1/3% • Loss of All Toes of One Foot - 25% • Loss of Hearing in each Ear - 25% • Hemiplegia, Paraplegia or Quadriplegia - 200% <p><i>In the case of loss of speech or hearing, or loss of use of an arm, hand or leg, the loss must be continuous for 12 months and determined to be permanent, after</i></p>

<ul style="list-style-type: none"> injuries sustained while operating a motor vehicle while under the influence of any intoxicant, including alcohol 	<p><i>which time the benefit is payable.</i></p> <p><i>Only one percentage, the largest, will be paid for multiple losses to the same limb due to any one accident. No more than 100% will be paid for all losses due to any one accidental injury, except in the case of hemiplegia, paraplegia or quadriplegia, where the total amount paid will not exceed 200% (provided the benefit is paid while you are living).</i></p>
<p>Exposure and Disappearance</p>	<p>If a loss occurs due to unavoidable exposure to the elements, after a conveyance in which you were travelling made a forced landing, or was lost, wrecked, stranded or sank, a benefit will be payable for that loss. The amount payable will be determined in accordance with the covered loss list.</p> <p>If you disappear after a conveyance in which you were travelling made a forced landing, or was lost, wrecked, stranded or sank, a benefit for loss of life will be payable if your body is not found within 365 days after the incident occurred.</p>
<p>Waiver of Premium</p>	<p>If your Employee Life Insurance premium is waived because you are totally disabled, the premium for this benefit will also be waived. Accidental Death and Dismemberment Waiver of Premium ends if this plan terminates.</p>
<p><i>Claims must be submitted within 90 days of the date of injury or death. Necessary paperwork is available from your plan sponsor. Claims for Waiver of Premium must be submitted within 180 days of the end of the qualifying period.</i></p>	