LIFE™

COMMERCIAL | 10+ EMPLOYEES

Accidental Death & Dismemberment (AD&D)

Help employees prepare for life's what-ifs

Accidents happen every day, in ways none of us can predict: a fall from a ladder, a slip on the ice, or a car accident on the way home. When the unexpected changes life in an instant, accidental death and dismemberment (AD&D) insurance underwritten by Reliance Matrix[1] helps provide financial support for your employees and their families.

AD&D coverage pays a benefit if a covered accident leads to a serious injury, disability or death. That support can help with things like lost income, rehabilitation, home modifications, medical bills or simply providing your employees (or surviving family members) with financial stability in a difficult time.

Plan highlights include:

- **Benefits up to $500,000**
- **Benefits do not reduce until age 75**
- **Guaranteed coverage—no medical questions**
- **Options for spouses and dependent children**
- **Exposure and disappearance coverage included**
- **Conversion privilege**
- **Provisions for extension of family coverage**
- **Provisions for newlyweds and newborns**
- **Optional seat belt/air bag benefit up to $25,000**
- **Easy participation requirements—as few as 10 lives or $100/month in premiums**

MARK'S STORY:
HOW AD&D COVERAGE MAKES A DIFFERENCE[2]

When Mark fell from a ladder and was left partially paralyzed, his AD&D policy paid a benefit that helped cover home modifications and therapy costs. That support gave his family stability during a difficult transition, so they could focus on healing together.

Additional coverage options you can choose from:

- Coma
- Common carrier
- Common disaster
- Day care
- Education
- Hospital indemnity
- Increased dismemberment for children
- Rehabilitation benefit
- Survivor
- Total loss of use

Optional plan enhancements for added peace of mind:

Continuation of medical coverage: Helps cover premiums for surviving dependents who continue medical coverage through COBRA or state programs upon the accidental death of a covered employee (up to 2% of the principal sum, max $5,000).

Home and vehicle modifications: Support for accessibility improvements if a covered loss requires long-term wheelchair use (standard benefit $10,000).

Brain injury benefit: Support for sustained mental incapacity due to a covered loss (up to 10% of the principal sum, max $10,000).

Therapeutic counseling: Helps with counseling expenses for any covered person regardless of which covered family member suffered the loss (up to 2% of the principal sum, max $1,500).

Critical burn benefit: Added protection if third-degree burns cover 25% or more of the body (up to 25% of the principal sum, max $25,000).

100% dismemberment schedule: Full benefit for loss of one eye, one limb, speech or hearing. (The loss of a thumb and index finger of the same hand remains at 25% of the covered employee's principal sum.)

100% total loss of use benefit: Full benefit if a covered accident causes permanent loss of use (as defined in policy schedule).

AD&D insurance can't undo an accident, but it can help ease the financial impact. Contact your broker or sales representative for a quote today!

[1] Reliance Matrix is a branding name for the underwriting companies Reliance Standard Life Insurance Company, First Reliance Standard Life Insurance Company and for the third-party administrator (TPA) Matrix Absence Management, Inc.
[2] Illustrative example only. Not based on an actual insured employee or group policyholder.