LIFE™

COMMERICIAL | 10+ EMPLOYEES

Accidental Death & Dismemberment (AD&D)

Financial protection for life-changing accidents

Getting in the car, heading to work, keeping up with the kids—it's just life. Most of the time, everything goes according to plan. AD&D insurance is there for when it doesn't.

Serious accidents can happen in everyday moments, whether you're commuting, at home or simply going about your day. In fact, accidents are one of the leading causes of death and serious injury across all age groups.[1] It's not about having a high-risk lifestyle; it's about being prepared for the unexpected.

AD&D insurance pays a benefit to you or your beneficiary if a covered accident results in death or a serious injury, such as the loss of limb, eyesight, hearing or paralysis.[2] If a covered accident occurs, the benefit can help with expenses your other insurance may not fully cover, like rehabilitation, funeral costs or other financial needs during recovery.

Even if you don't have dependents, AD&D coverage can offer added financial protection when life takes an unexpected turn.

AD&D VS. LIFE INSURANCE
AD&D works alongside any life insurance you have. It is not intended to replace it.

	When It Pays	Who Gets Paid
AD&D	Death or severe injury from accidents only	You, if you survive an accident but suffer permanent loss (like an arm, leg, or blindness) or your beneficiaries if the accident kills you
LIFE INSURANCE	Death from any cause (subject to policy exclusions)	Your beneficiaries

MARIA'S STORY: STABILITY AFTER A SERIOUS CAR ACCIDENT[4]

Maria, a 38-year-old office manager and mother of two, was in a serious car accident that left her with multiple injuries. Her recovery required surgery and months of physical rehabilitation, keeping her from returning to work for an extended period.

Without her regular income, Maria and her family faced mounting expenses, from therapy costs to daily living needs. The financial strain added another layer of stress to an already difficult time.

Thanks to her AD&D coverage, Maria received a benefit that helped replace lost income and pay for rehabilitation. That support eased the financial burden, allowing her to focus on recovery and giving her family stability when they needed it most.

It's easy to get started

Your employer is offering you the opportunity to add AD&D insurance at group rates through DeltaLife in partnership with Reliance Matrix.[3] Coverage options are available for you, your spouse and your children.

Signing up is simple. If you think you or your family would benefit from this important coverage, you can pay for your AD&D insurance through a convenient payroll deduction. Coverage is guaranteed for eligible employees—no medical questions required! Review your enrollment materials for details and follow the instructions to enroll.

Protection for the future is no accident.
Sign up for AD&D coverage today!

[1] Centers for Disease Control and Prevention (CDC), "Animated Leading Causes of Death," WISQARS *(Web-based Injury Statistics Query and Reporting System)*, accessed April 2026, https://wisqars.cdc.gov/animated-leading-causes/
[2] Claims and benefits are subject to the terms, conditions and requirements of the policy.
[3] 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.
[4] Illustrative example only. Not based on an actual insured employee or group policyholder.

This information is not an insurance policy and does not describe the entire plan. For specific plan information, ask your HR or benefits manager for a copy of the detailed description of the plan's provisions, limitations and exclusions in the Certificate of Insurance, which is issued to you after your application is processed.