



Voluntary Accidental Death & Dismemberment (Employee and Spouse)

Underwritten by US Able Life Insurance Company

This summary of benefits explains the key features of your Voluntary AD&D benefits. The contract between US Able Life Insurance Company and WAHIT, and your benefit certificate set out the actual terms, conditions and exclusions of coverage. ***This summary of benefits is not a contract.***

EMPLOYEE VOLUNTARY AD&D INSURANCE

Summary of Benefits

The Employee Voluntary AD&D Insurance plan provides a death benefit to your designated beneficiary in case of your death. The Employee Voluntary AD&D benefit matches the Employee Voluntary Life benefit amount. An employee cannot purchase one without the other.

If you are age 65 or older, your voluntary life insurance benefits will be reduced according to the following schedule:

<u>Your Age</u>	<u>Reduction Percentage</u>
65 but less than 70	65%
70 but less than 75	50%
75 but less than 80	30%
80 or older	20%

Designating Your Beneficiary

In the case of your death, your voluntary AD&D insurance benefits will be paid to your designated beneficiary. If no beneficiary is living or named, your voluntary AD&D insurance benefits may be paid to your surviving family members in the following order: your spouse or domestic partner, your children, your parents, your brothers and sisters and your executors or administrator. You may change your designated beneficiary at any time by completing a signing a Beneficiary Change Form.

What AD&D Insurance Pays for Your Losses

The amount of the benefit is determined by the severity of the loss. If you are injured or die as a result of an accident, the AD&D plan will pay benefits equal to the amount of your coverage according to the following schedule:

<u>Loss of:</u>	<u>Benefit Amount</u>
Life	Full Amount
Two or more members	Full Amount
One member	One half of the full amount

If you suffer more than one loss, the maximum benefit payable will not be more than 100% of the AD&D benefit.

Loss of Thumb & Index Finger of Same Hand
Benefit Amount: 25% of the Full Amount

Paralysis Benefit

Quadriplegia – 100% of Full Amount
Paraplegia – 75% of Full Amount
Hemiplegia – 50% of Full Amount

Repatriation Benefit

An amount will be paid for the expenses incurred for the preparation and transportation of the covered person's remains to a mortuary as follows:

1. Minimum of \$250; or
2. Up to a maximum of 50% of the covered person's AD&D benefit not to exceed \$5,000.

Exposure and Disappearance Rider

Coverage is provided for the applicable accidental death benefit if, due to an accident for which the policy provides AD&D coverage, a covered loss results

from exposure to the elements due to the forced landing, standing, sinking, or wrecking of a vehicle in which the covered person was traveling.

Seat Belt/Air Bag Rider

An amount will be paid of 100% of the covered person's accidental death benefit not to exceed \$10,000. A fixed benefit of \$1,000 will be paid to the designated beneficiary if certification of properly wearing the seat belt cannot be attained.

Spouse Retraining Rider

An amount will be paid for expenses incurred for valid, living spouse to return to school for additional education or training if the employee dies as follows:

1. In an amount equal to 5% of your accidental death benefit, but not to exceed \$5,000 per year; and
2. Once a calendar year for not more than 4 consecutive years.

Coma Rider

An amount will be paid for a covered person who, as a result of an injury or accident, becomes comatose within 31 days of the accident or injury as follows:

1. 5% of the full benefit amount per month; or
2. 5% of the difference between the full benefit amount and the amount of any benefits paid for loss arising out of the same accident.

EMPLOYEE VOLUNTARY AD&D INSURANCE (Continued)

Child Care Center Rider

An amount will be paid for each qualifying child if the employee dies as follows:

1. In an amount equal to 10% of the covered person's AD&D full benefit, but not more than \$10,000 per year; and
2. Only while the dependent child continues to be enrolled in a legally licensed Child Care Center.

A fixed benefit of \$1,000 will be paid to the designated beneficiary if, at the time of the accident, there is no dependent child who qualifies.

Felonious Assault Rider

An amount will be paid as follows due to an accidental death results while you are on any premises owned or operated by the employer and the accidental death is the direct result of felonious assault inflicted by persons other than fellow employees or members of your family or household:

1. 25% of the AD&D Full Amount; and
2. Not to exceed \$25,000.

Special Education Rider

An amount will be paid for each qualifying child if the employee dies as follows:

1. In an amount equal to 25% of the covered person's accidental death benefit, but no more than \$5,000 per year;
2. Once a calendar year for not more than 4 consecutive years;
3. Only while the child continues as a full-time student at a school of higher learning; and
4. In addition to all other policy benefits.

A fixed benefit of \$1,000 will be paid to the designated beneficiary if, at the time of the accident, there is no dependent child who qualifies.

AD&D Exclusions

1. Disease, bodily or mental infirmity, or infection (except bacterial infection of a visible injury);
2. War or any act of war, or while serving in the armed forces of any country;
3. Suicide or intentional, self-inflicted injury, whether sane or insane;
4. Your active participation in a riot or insurrection;
5. Your voluntary commission of, or attempting to commit, an assault or felony, or participating in an illegal occupation;

6. Your voluntary use of any drug, hallucinogen, controlled substance, or narcotic unless taken as prescribed by a physician;
7. Travel or flight in, or descent from, any aircraft unless as a fare paying passenger on a commercial airline flying between established airports on (a) a scheduled route, or (b) a charter flight; or
8. Your being intoxicated as defined by the laws of the jurisdiction in which the accident occurred. Conviction is not necessary for a determination of being intoxicated.

When Insurance Ends

Your insurance will terminate at 12:00 midnight on the earliest of the following dates:

1. The last day of the period for which a premium payment is made if the next premium payment is not made;
2. The date the policy terminates, or the date a specific benefit terminates;
3. The date you cease to be a member of a class eligible for insurance; or
4. The date you cease to be actively at work.

Your Voluntary AD&D coverage is not convertible

SPOUSE VOLUNTARY AD&D INSURANCE

Summary of Benefits

The Spouse Voluntary AD&D Insurance plan provides a death benefit to you designated beneficiary in case of your spouse's death. The Spouse Voluntary AD&D benefit matches the Spouse Voluntary Life benefit amount. An employee cannot purchase one without the other.

SPOUSE VOLUNTARY AD&D INSURANCE (Continued)

If you are age 65 or older, your voluntary life insurance benefits will be reduced according to the following schedule:

<u>Your Age</u>	<u>Reduction Percentage</u>
65 but less than 70	65%
70 but less than 75	50%
75 but less than 80	30%
80 or older	20%

Designating a Beneficiary

You are the beneficiary of spouse voluntary ad&d insurance.

When Insurance Ends

Terminates at 12:00 midnight on the earliest of the following dates:

1. The date he ceases to be a dependent as defined in the certificate;
2. The date you cease to be an employee or a member of a class eligible for dependent insurance;
3. The last day of the period for which a required dependent premium payment is made, if the next payment is not made; or

The date the policy terminates, or a specific benefit terminates.

Your Spouse Voluntary AD&D coverage is not convertible