

Accidental Death and Dismemberment (AD&D) insurance

For all eligible employees of USC Verdugo Hills Hospital, Policy # 225128

Keep a life-changing event from changing your family's financial health.

Available coverage amounts

- Choose the benefit amounts that best meet your needs and your budget:

For you	For your spouse	For your child(ren)
You can elect \$10,000 to \$500,000—in \$10,000 increments not to exceed ten times your basic annual earnings.	If you elect coverage for yourself, you can get 40% of your coverage or 50% of your coverage if no dependent children.	If you elect coverage for yourself, you can get 10% of your coverage or 15% of your coverage if no spouse.
Benefits are reduced to 65% at age 70, to 40% at age 75 and to 30% at age 80. Coverage is discontinued at termination of employment or retirement.	Coverage is discontinued at termination of employment or retirement.	A full benefit is payable for a dependent child from birth to under 26 years old.

- If you do not elect coverage when you are first eligible, you will be required to wait six months until you are eligible to elect coverage again.
- The cost for your plan depends on the benefit amount you choose and on pre-determined rates.

More about Sun Life's AD&D insurance

Accidental Death & Dismemberment (AD&D) insurance provides extra financial protection if you or your dependents suffer from a covered accidental injury or accidental death.

- Receive a payment if you suffer a covered accidental injury (see examples below) or an accidental death. This chart shows potential benefit amounts as a percentage of your coverage.

Accidental injury	The plan pays
Quadriplegia	100%
Sight of one eye	50%
Speech only	50%
Hearing only	50%
Loss of limb (arm or leg)	50%
Thumb and index finger on the same hand	25%

- Get up to a maximum of 100% of your AD&D coverage amount for losses resulting from one accident.
- If a covered accident results in your death, your beneficiary will receive 100% of your AD&D coverage amount.
- Use the benefit to pay for injury-related expenses or to help replace lost income.

- Benefit from additional features that provide payment to help cover expenses related to a covered accidental injury or death.

How AD&D insurance can help

AD&D insurance may provide additional financial support by:

- covering everyday expenses (e.g., childcare or groceries) if you are unable to work,
- allowing your family to hire someone if you need counseling or help with your recovery,
- relieving debt (e.g., mortgage or student loans), and
- assisting your family with the cost of your funeral or medical bills.

Limitations and exclusions

No AD&D benefit will be paid for a loss which is due to or results from:*

- committing or attempting to commit suicide, whether sane or insane
- injuring oneself intentionally
- war or any act of war, or any involvement in any period of any type of armed conflict (this does not include acts of terrorism)
- active Participation in a Riot, Rebellion, or Insurrection
- riding in or driving any motor-driven vehicle in a race, stunt show, speed test or while Intoxicated
- injuries sustained from any aviation activities, other than riding as a fare-paying passenger
- committing or attempting to commit an assault, felony, or other criminal act
- voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless administered on the advice of a Physician and used as directed
- a sickness or infection including physical or mental condition that is not caused solely by or as a direct result of a Covered Accident

*Subject to state law variations.

This coverage does not constitute comprehensive health insurance (often referred to as “major medical coverage”) and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act.

Group life and disability insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 12-GP-01, and 12-DI-C-01. In New York, group life and disability insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Windsor, CT) under Policy Form Series 13-GP-LF-01, 13-LF-C-01, 07P-LH-PT/07C-LH-PT, 13-GP-LH-01, 13-ADD-C-01, 13-LTD-C-01, 13-STD-C-01, 12-GPPort-01, 13-LFPort-C-01, 13-ADDPort-C-01, and 12-STDPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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