Employer-paid Life and Accidental Death & Dismemberment (AD&D) insurance

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

All Eligible USC Care Emergency Department Support Staff

Protect the life you love by securing it for the people most important to you.

Coverage amounts

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<td>$15,000 with no medical questions asked.¹</td>
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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.

- The policy includes an equal amount of AD&D insurance, which provides a benefit if you suffer a covered accidental injury or die from a covered accident.

More about Sun Life’s Life and AD&D insurance

Take comfort in knowing that Life and AD&D insurance can provide the people you love with financial support when you can’t be there—and they need it most.

- Apply to take your coverage with you if you retire or change employers.²
- Apply to receive a portion of your death benefit to help cover medical and living expenses if you become terminally ill.
- Get medical, dental, or legal assistance if an emergency occurs when you or a family member are traveling 100 or more miles from home, with Emergency Travel Assistance.³
- Access 24-hour surveillance of up to 10 credit or debit cards and get help from anti-fraud experts if your personal data is compromised, with Identity Theft Protection.³

How Life and AD&D insurance can help

Life and AD&D insurance may provide additional financial support by:

- covering household expenses,
- relieving debt (e.g., mortgage or student loans) you might leave behind,
- allowing your family members to hire someone if they need help when you are gone,
- leaving an inheritance for your loved ones or even for an organization you are passionate about, 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:

- suicide while sane or insane
- intentionally self-inflicted injuries
- bodily or mental infirmity or disease of any kind, or infection unless due to an accidental cut or wound
- committing or attempting to commit an assault, felony, or other criminal act
- active participation in a war (declared or undeclared) or active duty in any armed service during a time of war
- active participation in a riot, rebellion, or insurrection
- injury sustained from any aviation activities, other than riding as a fare-paying passenger
- the employee’s 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
- the employee’s operation of any motorized vehicle while intoxicated.
  - Intoxicated means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction where the accident occurred.
  - For the purposes of this exclusion, “Motorized Vehicle” includes, but is not limited to, automobiles, motorcycles, boats, and snowmobiles.

*Subject to state law variations.