

Be prepared for the unexpected.

Voluntary Accidental Death and Dismemberment insurance from New York Life Group Benefit Solutions.



Consider the effects a severe injury could have on your ability to work or complete daily tasks. Would your family be prepared if you needed ongoing care, rehabilitation or if you were to pass away as a result of a catastrophic injury?

Accidental Death and Dismemberment (AD&D) insurance from New York Life Group Benefit Solutions (NYL GBS) can help provide you and your family financial security and peace of mind at a time when you may need it most.

Who's eligible and how much coverage can I buy?

All active, full-time Employees of the Employer who are appointed Employees, including Women's Foundation Employees regularly working a minimum of 20 hours per week in the United States, who are citizens or permanent resident aliens of the United States.

Employee

- › Benefit amounts available in increments of \$10,000
- › Maximum benefit amount of the lesser of 10 times salary or \$500,000

Spouse

- › Benefit amount(s) available: If no Dependent Children are insured: 60% of the Employee's Principal Sum
- › If one or more Dependent Children are insured: 50% of the Employee's Principal Sum
- › Maximum benefit amount of \$300,000

Children

- › Benefit amount(s) available: If Spouse or Domestic Partner is insured: 10% of the Employee's Principal Sum
- › If no Spouse or Domestic Partner is insured: 15% of the Employee's Principal Sum
- › Maximum benefit amount of \$50,000



- › Nearly 2/3 of Americans live paycheck-to-paycheck.¹
- › 1 in 7 Americans are treated for accidents each year.²
- › Accidents are the 3rd leading cause of death in the U.S.³

1) American Payroll Associations, "2020 Getting Paid in America Survey." 2020. 2) National Safety Council, "Injury Facts." 2020 Edition. 3) Centers of Disease Control, "Fastats – Leading Cause of Death." March 2021.

If I sign-up, how does it work?

- › After you select a coverage amount and enroll in AD&D insurance from Group Benefit Solutions, you'll pay for your chosen coverage amount through convenient payroll deductions.
- › Once enrolled, if you or a covered family member are seriously injured or pass away from a covered accident, you or your beneficiaries will receive a set amount.
- › However, this coverage shouldn't be a replacement for life insurance or primary medical insurance as it provides accident-only coverage.
- › Depending on the severity of an injury, the plan may pay a percentage of the total benefit for a covered accident that doesn't lead to loss of life.

Contact Human Resources to review the AD&D Summary of Benefits and policy documents to learn more about plan details, costs, exclusions and limitations.

Or for more information, email Benefits@du.edu.