

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PLAN

A dark blue diagonal graphic element that starts from the bottom left corner and extends towards the top right corner, creating a triangular shape on the right side of the page.

This accidental death and dismemberment insurance plan provides financial protection for your beneficiary(ies) by paying a benefit in the event of your death or for you in the event of any other covered loss.

The amount you or your beneficiary(ies) receive(s) is based on the amount of coverage in effect just prior to the date of your death or any other covered loss according to the terms and provisions of the plan.

ELIGIBLE
GROUP(S):

All Certified Staff Members of the Participating Group in active employment in the United States with the Southern Westchester BOCES Teachers Association Benefit Trust

MINIMUM HOURS
REQUIREMENT:

Members must be working at least 17.5 hours per week.

WAITING
PERIOD:

For Members in an eligible group on or before January 1, 2006:

NONE

For Members entering an eligible group after January 1, 2006:

NONE

REHIRE:

If your employment ends and you are rehired within 1 year, your previous work while in an eligible group will apply toward the waiting period.

All other Summary of Benefits' provisions apply.

**WHO PAYS FOR
THE COVERAGE?:**

The Participating Group pays the cost of your coverage.

ACCIDENTAL
DEATH AND
DISMEMBERMENT
BENEFIT:

AMOUNT OF ACCIDENTAL
DEATH AND DISMEMBERMENT
(AD&D) INSURANCE FOR YOU

(FULL AMOUNT) \$25,000

**AMOUNT OF ACCIDENTAL
DEATH AND DISMEMBERMENT
INSURANCE AVAILABLE IF YOU
BECOME INSURED AT CERTAIN
AGES OR HAVE REACHED
CERTAIN AGES WHILE INSURED**

If you have reached age 70, but not age 75, your amount of AD&D insurance will be:

- 65% of the amount of AD&D insurance you had prior to age 70; or
- 65% of the amount of AD&D insurance shown above if you become insured on or after age 70 but before age 75.

There will be no further increases in your amount of AD&D insurance.

**AMOUNT OF ACCIDENTAL
DEATH AND DISMEMBERMENT
INSURANCE AVAILABLE IF YOU
BECOME INSURED AT CERTAIN
AGES OR HAVE REACHED
CERTAIN AGES WHILE INSURED**

If you have reached age 75 or more, your amount of AD&D insurance will be:

- 50% of the amount of AD&D insurance you had prior to your first reduction OR
- 50% of the amount of AD&D insurance shown above if you become insured on or after age 75.

There will be no further increases in your amount of AD&D insurance.

REPATRIATION BENEFIT FOR YOU

Maximum Benefit Amount:

- Up to \$5,000
- The Repatriation Benefit is separate from any accidental death and dismemberment benefit which may be payable.
- To receive the Repatriation Benefit, your accidental death benefit must be paid first.

SEATBELT(S) AND
AIRBAG BENEFIT
FOR YOU

Benefit Amount:

Seatbelt(s): 10% of the Full Amount of your accidental death and dismemberment insurance benefit.

Air Bag: 5% of the Full Amount of your accidental death and dismemberment insurance benefit.

SEATBELT(S) AND
AIRBAG BENEFIT
FOR YOU

continued

Maximum Benefit Payment:

Seatbelt(s): \$25,000

Air bag: \$5,000

The Seatbelt(s) and Airbag Benefit is separate from any accidental death and dismemberment benefit which may be payable.

To receive the Seatbelt(s) and Airbag Benefit, your accidental death benefit must be paid first.