

Voluntary Accidental Death & Dismemberment Insurance

now available from Employee's Choice



VOLUNTARY AD&D

24-HOUR PROTECTION • LOW COST • NO UNDERWRITING • EASY TO ENROLL



A product of Southern National Life Insurance Company, Inc.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Accidents are the leading cause of death for people under age 39, and the fifth leading cause of death for people in all age groups.¹ Is your family prepared for the financial hardship that could result from an accidental death or tragic dismemberment?

Employee's Choice offers a voluntary accidental death and dismemberment (AD&D) insurance plan that helps protect your family from economic loss in the event of an accident resulting in loss of life or limb.

Consider the benefits of AD&D insurance:

- ✓ affordable premiums
- ✓ no medical underwriting
- ✓ family coverage available at employer's option
- ✓ convenient payroll deduction of premiums
- ✓ up to \$250,000 in coverage

HOW IT WORKS

For covered employees, AD&D benefits are payable for a covered accident as follows:

Loss of Life.....	*principal sum
Loss of Two or More Members**.....	principal sum
Loss of One Member.....	1/2 the principal sum
Loss of Thumb and Index Finger of Same Hand.....	1/4 the principal sum

Benefit Maximums

Employee.....	\$250,000
Spouse.....	125,000
Child.....	25,000

Benefit Reductions: Benefits are reduced for covered losses beginning at age 70, as follows:

Benefit amount based on age at date of loss:	Selected principal sum:
70-74.....	65%
75-79.....	45%
80-84.....	30%
85 and over.....	15%

For family plans, coverage for a dependent spouse ends at age 70.

¹ National Safety Council, "Injury Facts," 2005 edition
* principal sum refers to the face value of the policy
**member means hand, foot or eye

POLICY EXCLUSIONS

No benefits will be paid for loss resulting from:

- ✓ intentional self-inflicted injuries
- ✓ declared or undeclared acts of war
- ✓ accidents occurring during full-time active duty in any Armed Forces for more than 30 days
- ✓ travel or flight under certain conditions (see policy for details)
- ✓ commission of or attempted commission of a felony
- ✓ sickness, disease or bodily infirmity
- ✓ accidents as a result of alcohol or narcotics, unless administered on the advice of a physician

TERMINATION PROVISIONS

AD&D coverage may be terminated by the employer under the following conditions:

- ✓ written notice by certified mail at least 60 days prior to premium due date
- ✓ failure of employer to pay premiums within the grace period

AD&D coverage will end when the employee is no longer eligible. An employee becomes ineligible if any of the following occurs:

- ✓ retirement
- ✓ more than 30 days of full-time active duty in any national or foreign Armed Forces
- ✓ no longer within an eligible class
- ✓ non-payment of premium
- ✓ termination or reduction of hours of employment
- ✓ termination of this policy by the employer or company

For employees who are absent due to disability or authorized leave, AD&D coverage will end on the earliest date if any of the following occur:

- ✓ termination of payroll deduction
- ✓ termination of central collection of premiums
- ✓ six months after the last day on which the employee was actively at work on a full-time basis

No dependent will be covered unless the employee is covered, the proper coverage plan has been selected and the correct premium has been paid.

EASY TO ENROLL

All full-time eligible employees may enroll in the AD&D plan at initial eligibility. Simply fill out the required forms provided by your Employee's Choice representative. There are no monthly billing fees for groups that use electronic billing. Bills are conveniently e-mailed to you.

ABOUT EMPLOYEE'S CHOICE

Employee's Choice voluntary group benefit plans are designed for employers looking to expand their benefit programs without expanding their budgets. Plus, they offer the convenience of payroll deduction. These voluntary plans include:

- Voluntary Dental, for both Small Groups 2-19 and 20+ Groups
- Voluntary Group Term Life with Accidental Death & Dismemberment
- Voluntary High-Limit Accidental Death & Dismemberment
- Voluntary Short-Term Disability
- Voluntary Long-Term Disability

RATES FOR VOLUNTARY AD&D

Rates are determined by your business' Industry Class. Refer to the Standard Industrial Classification (SIC) chart below; it lists some of the most common industries by class, but is not an all-inclusive listing contract. It is for general information only.

Industry A Monthly Rates			Industry A Categories		
Volume Amount	Employee	Family	Category	Description	SIC
\$50,000	\$2.30	\$3.20	Depository Institutions	Banks, savings institutions, credit unions, foreign banks	601-609
\$60,000	\$2.76	\$3.84	Educational Services	Elementary, secondary, colleges, libraries, vocational schools	821-829
\$70,000	\$3.22	\$4.48	Engineering, Accounting, Architectural	Engineering, architectural, surveying, accounting, auditing, research	871-874
\$80,000	\$3.68	\$5.12	Health Services	Med doctors, dentists' offices, nursing, hospitals, home health	801-809
\$90,000	\$4.14	\$5.76	Insurance Carriers	Life, A&H, medical service plans, fire, marine & casualty, title	631-641
\$100,000	\$4.60	\$6.40	Real Estate	Title abstract offices, land subdividers & developers	653-655
\$125,000	\$5.75	\$8.00	Retail Trade	Building materials, hardware, garden supply, mobile home dealer	521-549, 561-573
\$150,000	\$6.90	\$9.60	Security & Commodity Brokers	Security brokers, dealers exchanges & services	621-628
\$175,000	\$8.05	\$11.20	Social Services	Ind/family social services, job training, day care, residential care	832-839
\$200,000	\$9.20	\$12.80			
\$225,000	\$10.35	\$14.40			
\$250,000	\$11.50	\$16.00			
Industry B Monthly Rates			Industry B Categories		
Volume Amount	Employee	Family	Category	Description	SIC
\$50,000	\$2.90	\$4.00	Communications	Telephone, telegraph, radio, television broadcasting, cable, pay TV	481-484
\$60,000	\$3.48	\$4.80	Manufacturing	Food, tobacco, textiles, apparel, printing, publishing, leather, electrical, industrial/commercial	202-239,271-279 311-323,355-369, 381-399
\$70,000	\$4.06	\$5.60	Retail Trade - Auto dealers	Gas service stations, dealers new/used, boat dealers, auto/home supply	551-559
\$80,000	\$4.64	\$6.40	Services	Hotels, rooming/boarding houses, camps and RV parks	702-704
\$90,000	\$5.22	\$7.20	Services - Personal	Laundry, portrait studios, beauty/barber shops, shoe repairs, funeral srvs	721-729
\$100,000	\$5.80	\$8.00	Services - Membership	Business assoc, labor unions, civic, social & fraternal, political organizations	861-869
\$125,000	\$7.25	\$10.00	Transportation Services	Arrangement of passenger, freight & cargo transportation	472-478
\$150,000	\$8.70	\$12.00	Wholesale Trade - Non-Durable	Farm-product raw materials, chemicals, petroleum, distilled alcohol	515-519
\$175,000	\$10.15	\$14.00			
\$200,000	\$11.60	\$16.00			
\$225,000	\$13.05	\$18.00			
\$250,000	\$14.50	\$20.00			
Industry C Monthly Rates			Industry C Categories		
Volume Amount	Employee	Family	Category	Description	SIC
\$50,000	\$4.00	\$5.60	Agricultural Production & Services	Agriculture productions/crops, livestock, dairy, veterinary, farm labor	013-078
\$60,000	\$4.80	\$6.72	Building Construction	Gen building contractors, operative builders, hwy/street construction	152-179
\$70,000	\$5.60	\$7.84	Manufacturing	Lumber, furniture, paper, wood products	243-267
\$80,000	\$6.40	\$8.96	Manufacturing	Chemical & allied products	281-308
\$90,000	\$7.20	\$10.08	Manufacturing	Stone, glass, clay, metal products, industrial machinery, computer equip	327-353
\$100,000	\$8.00	\$11.20	Manufacturing	Transportation equipment	371-379
\$125,000	\$10.00	\$14.00	Oil & Gas Extraction	Crude production, natural gas, no offshore, oil & gas field stations	131-132,138
\$150,000	\$12.00	\$16.80	Public Administration	Executive, legislative, other general government	911-919
\$175,000	\$14.00	\$19.60	Public Administration	Justice, public order and safety, courts	921-922
\$200,000	\$16.00	\$22.40	Public Administration	Human resource programs, public health, social, veterans affairs	941-945
\$225,000	\$18.00	\$25.20	Public Administration	Economic programs, transportation, electric, gas, water, utilities	961-966
\$250,000	\$20.00	\$28.00	Transportation	Hwy passenger, motor freight, warehousing, water transportation	401-448

For more information on voluntary group benefit plans from *Employee's Choice*, call your producer or contact an *Employee's Choice* representative:



CALL: 225.295.2525 OR 800.376.7763



FAX: 225.297.2665



E-MAIL: SNLQuotes@bcbsla.com

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