



EMPLOYEE BENEFITS SUMMARY | BEND CHAMBER

FOR ALL FULL TIME ACTIVE EMPLOYEES ENROLLED IN PACIFIC SOURCE HEALTH PLAN

ACCIDENTAL DEATH AND DISMEMBERMENT

AMOUNT OF COVERAGE: Pays a benefit of \$25,000

Benefits reduce to 65% at your age 65, to 50% at your age 70, and terminate when you are no longer eligible or your retirement, whichever occurs first.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) is payable, if within 365 days of a covered accident, you suffer loss of life or dismemberment. AD&D provides protection for losses occurring on or off the job.

AD&D ALSO INCLUDES THE FOLLOWING:

- **Coma Benefit**-Pays a benefit of 3% of the AD&D amount for up to 12 months, if the covered person is injured and rendered comatose as the result of a covered accident.
- **Exposure & Disappearance Benefit**- The AD&D benefit becomes payable after 1 year of accidental disappearance.
- **Repatriation Benefit**- Pays a benefit of 10% of the AD&D amount up to a maximum of \$5,000 to pay for the expenses incurred for the preparation & transportation, if a covered person dies from the result of a covered accident while traveling beyond 100 miles from the insured's residence or if the covered accident occurs outside of the United States.
- **Safety Equipment Benefit**-Pays a benefit of 10% of the AD&D amount up to a maximum of \$10,000, if the covered person suffers a loss of life from the result of a covered accident while wearing a seat belt, or while driving or riding in a vehicle equipped with a factory installed air bag that is fully functioning, or wearing a helmet while driving or riding on a motorized vehicle or bicycle.

IMPORTANT NOTE

If you are not actively at work on the date your insurance or any increase in insurance is scheduled to take effect, the coverage or increase in coverage will take effect on the day you return to active work. This benefit summary provides a very brief description of US Able Life's insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. US Able Life's policies set forth the rights and obligations of covered persons and US Able Life. Please be aware that certain limitations and exclusions may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for coverage, you will be furnished with a policy or certificate of insurance. Please read your insurance documents carefully.