



## Cuyahoga Metropolitan Housing Authority

### Basic Life and Accidental Death & Dismemberment Highlights

#### **What is basic life and accidental death & dismemberment (AD&D) insurance?**

Life insurance pays a death benefit to your designated beneficiary if you die while insured other than those excluded in your employer's certificate of insurance. Your employer provides, at no cost to you, Basic Life insurance in the amount of \$30,000.

AD&D insurance pays a death benefit to your designated beneficiary if you die due to a covered accident while you are insured. It also pays you a lesser benefit for certain accidental injuries. Your employer provides, at no cost to you, AD&D insurance in the amount of \$30,000.

#### **What does AD&D cover?**

You may receive benefits due to certain injuries or death resulting from an accident. The covered injuries or death can occur up to 365 days after the accident. AD&D insurance pays:

- 100% of the amount of coverage purchased in the event of accidental loss of the following: life, two limbs, the sight of both eyes, or speech and hearing.
- 50% of the amount of coverage for accidental loss of one limb, sight of one eye, speech or hearing.
- 25% of the amount of coverage for accidental loss of thumb and index finger of the same hand.

Your total benefit for all losses due to the same accident cannot be more than 100% of the amount of coverage purchased.

AD&D coverage includes the following additional benefits:

#### **Air Bag Benefit**

Pays an additional benefit if an Employee dies while driving or riding in an automobile, provided that the Employee was positioned in a seat equipped with a factory-installed Air Bag.

#### **Coma Benefit**

If an Injury occurs as a result of an Accident, MedMutual Life will pay the Employee or the Employee's legal representative an additional benefit if the Employee becomes Comatose within 31 days of the Accident and remains Comatose beyond the Waiting Period.

#### **Dependent Education Benefit**

Pays an additional benefit for education expenses for the employee's dependent children.

#### **Repatriation Benefit**

Pays an additional benefit for the preparation and transportation of an Employee's body to a mortuary if the Employee dies as a result of a covered Accident 75 miles or more away from his or her principal residence.

#### **Seat Belt Benefit**

Pays an additional benefit if an Employee dies as a result of a covered Accident while wearing a seatbelt.

## **Does my coverage come with any additional benefits?**

### **Waiver of Premium**

If you become disabled, you may qualify for Waiver of Premium. You must apply and be approved by MedMutual Life. If approved, MedMutual Life will continue the employee's life insurance without further payment of premium. The total disability must begin before age 60 and after you have satisfied a six-month waiting period of continuous disability. The waiver of premium will end when you turn 65, pass away or recover, whichever is sooner.

### **Accelerated Death Benefit**

If you become terminally ill, you may be entitled to receive a lump sum benefit paid to you in advance of your death. This can help you and your family meet medical and other expenses during a difficult time.

### **On-Line Will Preparation**

A will is a legal document you can use to spell out how your property will be disposed of after your death. In your will, you can also appoint a guardian for your children and an executor for your estate. If you die without leaving a will, state laws will determine how your assets are distributed. Making a will isn't all that complicated. You can create your own will in less than an hour by using the interactive Will Maker from New Directions®. Registration is required to protect your privacy. All documents come with complete instructions. You can also start a document and save it online to update it later — a handy feature if you find you need to gather more information. In addition to wills, New Directions offers free online access to an extensive catalog of personal legal and business documents as well as a library of information regarding topics such as bankruptcy, elder law, neighbor issues and tax audits.

### **ID Resolution**

A leader in providing identity management services, offers every victim or suspected victim unlimited access to an assigned Fraud Specialist who will facilitate the resolution of virtually any identity related problem. The Fraud Specialist works with all creditors, agencies, law enforcement, professional associations, credit reporting agencies and collection companies. The Fraud Specialist also works with the victim when necessary, to place fraud alerts, credit freezes and suppressions with the three credit bureaus.

## **Additional Coverage Information**

### **About Your Coverage Effective Date**

You must be actively at work on the day your coverage becomes effective.

Actively at Work on a full-time basis means that the employee is

- a) performing the material and substantial duties of the occupation at the employer's usual place of business or at a location the employer has authorized the employee to work;
- b) working a minimum number of hours per week on a regularly scheduled basis as specified by your Employer and;
- c) paid full-time salary or wage.

If an employee is not actively at work on the day the coverage would otherwise be effective, the effective date of the coverage will be the date of the return to active work. If an employee does not return to active work, the employee will not be covered.

### **Benefit Reduction**

Benefits reduce by 33% upon the employee's attainment of age 70, and further reduce to 50% of the face amount upon the employee's attainment of age 75. Benefits terminate at retirement.

### **Designating a beneficiary**

Your designated beneficiary is the person (or persons) or legal entity (entities) who receives a benefit payment if you die while insured. You may select any beneficiary(ies) other than your Employer. You can also designate

more than one beneficiary. You must select your beneficiary when you complete your enrollment application. You can change your designation at any time. Please see your Employer for a Beneficiary Change form.

### **Can I keep my coverage if I leave my employer?**

Yes, if your insurance ends or reduces, you may be eligible to convert your Basic life insurance to an individual policy without submitting evidence of good health, provided certain conditions are met. The individual Conversion policy will be a whole life policy. It will not contain any disability benefits or AD&D. The request to convert must be made within 31 days following termination or reduction of coverage.

### **Important Details**

This information provides an overview of your basic life and AD&D benefit. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

Basic life and AD&D insurance include certain limitations and exclusions:

- AD&D insurance does not cover specific losses. A complete list of exclusions can be found in your benefit book.

Benefits will be determined based on the administrative policies and procedures of MedMutual Life.

This document is only a partial listing of benefits. This is not a contract of insurance. The contract or certificate will contain the complete listing of covered benefits.