

# ACCIDENTAL DEATH & DISMEMBERMENT COVERAGE

**\$5,000 IN FREE  
AD&D COVERAGE!**

## What is Accidental Death and Dismemberment (AD&D) Insurance?

AD&D Insurance pays a benefit to you or your beneficiary, separate from the life insurance benefit, if you are severely injured or die as the result of a covered accident. This coverage is part of the Group Term Life Insurance coverage offered through MCL.

Accidental Death and Dismemberment insurance policies (AD&D) provide benefits for covered accidents that result in fatality, paralysis, the loss of a limb, eyesight, hearing or speech. An AD&D plan may include coverage for employees only or employees and dependents and typically provides 24-hour coverage no matter where a covered accident occurs, whether at work, home or away.

Members can purchase up to \$200,000 in additional coverage at heavily-discounted group rates during the initial enrollment period for a total of \$205,000 in coverage, **no questions asked!**

## What does Voya's AD&D insurance cover?

Dismemberment  
Paralysis  
Deafness  
Blindness

## Optional benefits available with AD&D coverage:

Coma  
Car Accident  
Child Care & Education Needs  
Occupational Assault

**SIGN UP DURING THE INITIAL ENROLLMENT PERIOD WITH NO QUESTIONS ASKED.**

\*LIFE INSURANCE AND AD&D BENEFITS ARE CURRENTLY AVAILABLE FOR ACTIVE MEMBERS ONLY.

**CALL CENTER SUPPORT: (888) 212-7822**

## Will my benefits decrease as I get older?

- For you – Basic Life/AD&D coverage does not reduce with age. Supplemental Life/AD&D benefit amount(s) reduce to 65% of original coverage at age 65, to 45% of original coverage at age 70, to 30% of original coverage at age 75, to 25% of the original coverage amount at age 80, to 20% of the original coverage amount at age 85, to 15% of the original coverage amount at age 90 and to 10% of the original coverage amount.
- For your spouse\* – Supplemental Life/AD&D benefit amount(s) reduce to 65% of original coverage at age 65, to 45% of original coverage at age 70, to 30% of original coverage at age 75, to 25% of the original coverage amount at age 80, to 20% of the original coverage amount at age 85, to 15% of the original coverage amount at age 90 and to 10% of the original coverage amount. Coverage terminates when the spouse is no longer a dependent as defined by the policy.
- The cost of coverage will be adjusted to pay premium based on the new benefit amount(s).

*\*The use of “spouse” in this document means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners or civil union partners as defined by the group policy. Please contact MCL for more information.*

## Exclusions and Limitations

Supplemental Life Insurance coverages have a two year suicide exclusion from the effective date of coverage or an increase in coverage. There are no exclusions for Basic Life Insurance.

AD&D Insurance has exclusions that are described in the certificate of insurance or rider.

## Are there additional non-insurance services available?

- Funeral Planning and Concierge Services: You have the support of a team of independent professionals ready to assist with funeral planning for you and eligible family members.  
*Funeral Planning and Concierge Services are provided by Everest Funeral Package, LLC, Houston, TX.*
- Travel Assistance: When traveling more than 100 miles from home, Voya Travel Assistance offers enhanced security for your leisure and business trips. You and your dependents can take advantage of four types of services: pre-trip information, emergency personal services, medical assistance services and emergency transportation services.  
*Voya Travel Assistance services are provided by Europ Assistance USA, Bethesda, MD.*

**CLICK ON YOUR UNION'S LINK BELOW TO VIEW AND DOWNLOAD  
THE CERTIFICATE OF COVERAGE FOR YOUR GROUP INSURANCE PLAN**

**[IBEW LOCAL 134](#)**

**[IUOE LOCAL 150](#)**

**[IUOE LOCAL 399](#)**

**[CHICAGO REGIONAL COUNCIL OF CARPENTERS](#)**

**[LIUNA CHICAGO LABORERS' DISTRICT COUNCIL - CLASS 1](#)**

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