

# AD&D Insurance

## Plan Highlights

**What is it?** This plan pays a lump sum of money if you die or are severely injured in an accident.

**What Are the Benefits?** The plan pays a percentage of your “Principal Sum” (see explanation to the right) for the following injuries when they stem from an accident.

Loss*	Benefit
Life	100% of Principal Sum
Hand or Foot	50% of Principal Sum
Arm or Leg	75% of Principal Sum
Sight of One Eye	50% of Principal Sum
Combination of a Hand, Foot and/or Eye	100% of Principal Sum
Thumb & Index Finger on the Same Hand	25% of Principal Sum
Speech and Hearing	100% of Principal Sum
Speech	50% of Principal Sum
Hearing	50% of Principal Sum
Paralysis of Both Arms and Both Legs	100% of Principal Sum
Paralysis of Both Legs	50% of Principal Sum
Paralysis of the Arm & leg on Either Side	50% of Principal Sum
Paralysis of One Arm or Leg	25% of Principal Sum
Brain Damage	100% of Principal Sum
Coma	1%/Month up to 60 Months
Additional Benefits—Seatbelt—10% to \$25,000   Airbag—5% to \$10,000 Common Carrier – 100% of Full Amount   Repatriation of Remains (if no Travel Assistance is provided) – Up to \$5,000	
* Maximum amount payable for all Covered Losses sustained in one accident is capped at 100% of the Full Amount.	

### More Details

As an employee, you can select any amount of coverage from \$10,000 to the lesser of \$1,000,000 or 10 times your annual salary in \$10,000 increments. This amount is called your “Principal Sum”.

This plan is portable. That means if you leave Fayette County Public Schools, you may take this coverage with you as an individual.

Review the plan documents for the complete set of rules and limitations that apply to this coverage.

#### HOW IS THIS DIFFERENT FROM THE ACCIDENT PLAN?

The Accident plan pays a specific benefit amount for many additional, less severe accidents. This plan covers ONLY severe injuries and death, as described above.