

dependents' beneficiary for loss of life. You may change your beneficiary at any time.

### **Accidental Death & Dismemberment Benefit**

#### **Full Amount of Insurance**

Loss of life or  
Loss of one hand & one foot, or  
Loss of both hands or both feet, or  
Loss of either hand or foot and sight of one eye, or  
Loss of speech and hearing of both ears

#### **One-half the Full Amount of Insurance**

Loss of either hand or foot, or  
Loss of sight of one eye, or  
Loss of speech or hearing of both ears

#### **One-quarter the Full Amount of Insurance**

Loss of thumb and index finger of either hand.

### **Paralysis Benefit**

#### **Full Amount of Insurance**

Quadriplegia (loss of movement of both upper and lower limbs)

#### **Three-Quarters the Full Amount of Insurance**

Paraplegia (loss of movement of both upper and lower limbs)  
Triplegia (loss of movement of three limbs)

#### **One-Half the Full Amount of Insurance**

<b>2018—Voluntary AD&amp;D Coverage and Benefit Amounts</b>					<b>Monthly Premiums</b>	
<b>Employee</b>	<b>Spouse, Domestic Partner or Civil Union Partner</b>			<b>Each Child if no Spouse, Domestic Partner or Civil Union Partner (25% of the Employee coverage level)</b>	<b>Employee Only Coverage</b>	<b>Family Coverage</b>
	<b>If no Children (60% of the Employee coverage level)</b>	<b>With Children (50% of the Employee coverage level)</b>	<b>Each Child (15% of the Employee coverage level)</b>			
\$25,000	\$15,000	\$12,500	\$3,750	\$6,250	\$0.38	\$0.95
50,000	30,000	25,000	7,500	12,500	0.75	1.90
75,000	45,000	37,500	11,250	18,750	1.13	2.85
100,000	60,000	50,000	15,000	25,000	1.50	3.80
125,000	75,000	62,500	18,750	31,250	1.88	4.75
150,000	90,000	75,000	22,500	37,500	2.25	5.70
175,000	105,000	87,500	26,250	43,750	2.63	6.65
200,000	120,000	100,000	30,000	50,000	3.00	7.60
225,000	135,000	112,500	33,750	56,250	3.38	8.55
250,000	150,000	125,000	37,500	62,500	3.75	9.50
275,000	165,000	137,500	41,250	68,750	4.13	10.45
300,000	180,000	150,000	45,000	75,000	4.50	11.40
325,000	195,000	162,500	48,750	81,250	4.88	12.35
350,000	210,000	175,000	52,500	87,500	5.25	13.30
375,000	225,000	187,500	56,250	93,750	5.63	14.25
400,000	240,000	200,000	60,000	100,000	6.00	15.20
425,000	255,000	212,500	63,750	106,250	6.38	16.15
450,000	270,000	225,000	67,500	112,500	6.75	17.10
475,000	285,000	237,500	71,250	118,750	7.13	18.05
500,000	300,000	250,000	75,000	125,000	7.50	19.00