

Voluntary AD&D Insurance Plan



TotalChoice™

Plan Sheet

Program Specifics

	<u>Employee</u>	<u>Spouse/Domestic Partner</u>	<u>Child(ren)</u>
Eligibility Requirements	Must be a regular full-time or part-time employee working at least 20 hours per week, earning at least \$12,000 a year	Must be under age 70 Coverage is available only if employee elects coverage May receive accidental death (but not disability)	Coverage is available only if employee elects coverage Children are covered from birth to age 26 May receive accidental death (but not disability)
Coverage Amounts	\$10,000 increments Minimum: \$50,000 Maximum: \$750,000 Amount selected cannot exceed 10 times your annual salary	60% of your elected coverage amount up to a maximum of \$300,000	20% of your elected coverage amount, not to exceed \$50,000
Coverage Options	Employee only	Family = Employee + spouse/domestic partner + child(ren)	Family = Employee + spouse/domestic partner + child(ren)

Insurance Features

Voluntary Accidental Death & Dismemberment (ADD) Insurance pays benefits if the insured dies, becomes dismembered, or is blinded due to a covered accident.

Other advantages include:

- Benefits that are payable in addition to any other insurance you may have.
- Convenient payroll deduction.
- Group rates – group plans are usually less expensive than individual plans.
- Coverage for you and your family.

Monthly Cost per \$10,000 Increment of Coverage

Employee \$0.24
 Family\$0.40

Standard Losses and Benefits

Voluntary ADD benefits are paid at certain percentages of the insured's coverage amount for specific accidental losses as indicated below, if the injury or loss of life occurs within 365 days after the covered accident:

Dismemberment Coverages:	Benefits:
Life	100%
Sight in both eyes	100%
Sight of one eye	50%
Both hands or both feet	100%
One hand or one foot	50%
Speech	50%
Hearing in both ears	50%
Thumb and index finger on the same hand	25%

Disability Coverages:	Benefits:
Coma	100%
Brain Damage	100%
Paralysis of both arms and legs	100%
Quadriplegia	100%
Paraplegia	50%
Hemiplegia	50%
Monoplegia	25%

Additional Benefits

Safe Driving Benefit

If a covered person or an insured family member suffers a covered loss as a result of an accident that occurs while:

- The covered employee or covered dependent is wearing a seat belt,
- The covered person is driving or riding in a vehicle with a driver who is not under the influence of drugs or alcohol, and
- The covered person is driving or riding in a vehicle with a driver-side air bag or riding as a passenger in a seat protected by a passenger-side airbag.

The plan pays an additional benefit of \$25,000 to the designated beneficiaries in the event of death and to the covered person if they are dismembered.

Common Disaster Benefit

The plan pays a benefit for a spouse/domestic partner's death if the employee and spouse/domestic partner both die as a result of the same accident. The benefit is the difference between the employee's coverage amount and the spouse/domestic partner's coverage amount, up to a maximum of \$750,000.

Education Benefit

A benefit amount will be paid once per school year, for up to four consecutive years, for each qualified student and will amount to 5% of the benefit amount, up to a maximum of \$10,000.

Alternatively, a spouse or spousal equivalent (same-sex) has the option to elect a retraining benefit equal to a one-time amount of 5% (up to \$5,000) to prepare for employment within one year of death (required to enroll in school for higher learning or a vocational training program on a full-time basis).

Plan pays on behalf of each qualified child who is a student if:

- Family coverage is in place at the time of accidental death,
- Loss of life occurs as a result of an accidental bodily injury within 365 days of the date of the accident, and
- Qualified children are enrolled as full-time students in a university or trade school at the time of death (or in the 12th grade and enroll in such an institution within 365 days of the covered person's death).

Continuation of Medical Funding Benefit:

If death occurs as a result of a covered injury while enrolled under family coverage, medical coverage may continue under COBRA. At the end of the COBRA continuation period, the following benefit payout option may be elected:

- 3% of the principal sum (up to \$3,000) for up to three consecutive years, or
- A one-time lump sum benefit of 3% (up to \$3,000) (Lump sum to the beneficiary will be paid only if no dependent is alive.)

HIV Benefit:

In the event of HIV being acquired within 365 days of the date of a covered accident, a benefit equivalent to 1% of the principal sum will be paid to the infected covered person. This benefit is capped at \$5,000 a month for up to 24 months.

Accident must involve:

- Exchange of bodily fluids from an infected person, or
- Injection of infected bodily fluids from an outside source.

Accident must have occurred on-the-job and while performing regular duties as an ADP TotalSource® employee. In addition, employee must (within 48 hours of any incident) complete Workers' Comp. Injury Report and test negative for HIV, AIDS and ARC (AIDS-related complex.)

Exclusions:

- Voluntarily using any drugs, narcotics, controlled substances, (unless prescribed by licensed physician).
- Legal intoxication or under the influence of alcohol as defined in the jurisdiction where the injury occurred.

Air Travel Coverage:

Coverage is extended for any covered loss suffered as a passenger (but not as a pilot or crewmember) on any aircraft used for the transportation of passengers. Losses include those suffered while boarding or deplaning the aircraft. Coverage does not apply while riding in an aircraft owned, operated, or leased by (or on behalf of) ADP TotalSource.

Benefit Reduction Formula:

Age	% of Principal Amount
Up to Age 69	100%
70 to 74	82.5%
75 to 79	57.5%
80 to 84	37.5%
85 and Over	20%

Exclusions:

- A loss that occurs more than 365 days after the accident
- Suicide or attempted suicide
- Self-destruction or attempts while insane
- Declared or undeclared war, or an act of either
- Service in any armed forces (orders to active military service for two months or less do not constitute service in armed forces)
- Air travel, except as described under air travel coverage (described in this summary)
- Sickness or disease
- The voluntary use of any drug or controlled substance unless used as prescribed by a physician
- Commission of a felony
- Driving under the influence of alcohol
- Infection (other than at the site of the accidental wound)

If you have any further questions, please call Mercer at (800) 557-1038, 8:00 a.m. to 8:00 p.m. ET, Monday – Friday. Or to enroll, visit MyTotalSource.com, click **Myself > Benefits Resource Center > TotalChoice™ Voluntary Benefits.**

Prepared for ADP TotalSource®

Program Offered and Administered by Mercer Health & Benefits Administration LLC

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Frequently Asked Questions

Q. How much coverage may I elect?

- A.**
- **You** - may select from \$50,000 to \$750,000 worth of coverage in \$10,000 increments. Amounts cannot exceed 10 times your annual base pay.
 - **Your spouse** - can receive coverage of 60% of the benefit amount you choose for yourself. This benefit cannot exceed \$300,000.
 - **Your children** - The benefit for each covered child will be equal to 20% of your benefit amount. The benefit amount per child cannot exceed \$50,000. The cost is the same regardless of the number of children covered.

Yours for as long as you like

This coverage is your benefit as a worksite employee of ADP TotalSource®, but it doesn't end if you leave your employer, as long as your premiums have been paid. You can convert to an individual policy, and you will not need to take any medical tests. Family members may convert as well as long as they have not reached the maximum age limitation.

Q. Who can be covered?

A. You and every eligible member of your family are entitled to this protection as an advantage of being a worksite employee of ADP TotalSource. **Acceptance is guaranteed.**

You have this coverage available to you if you are an active, regular full-time worksite employee or a regular part-time worksite employee of ADP TotalSource who is scheduled to work 20 hours or more per week. **Your lawful spouse or domestic partner** is eligible. **Your children** are eligible if they are unmarried and dependent on you who are under 25.

Q. When can I enroll?

A. You may apply at any time throughout the year with Guaranteed Issuance.

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