

# Why is accidental death and dismemberment insurance important?

**Accidental death and dismemberment (AD&D) may help provide financial security should a sudden, covered accident take your life or cause you serious loss or harm.** It may help your family meet long-term financial needs – household expenses, child care, saving for college and retirement – if a wage earner dies from a covered accident or is recovering from a sudden, covered accident.

Alumni AD&D from MetLife is not only competitive, but in addition to your existing life insurance coverage, it can provide a cost-effective way to obtain additional protection for your family and finances should the unexpected happen.

## Q. What is AD&D?

**A.** AD&D insurance can pay you a benefit amount if you have a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight. If you suffer a fatal, covered accident, benefits will be payable to your beneficiary.

## Q. What does AD&D cover?

**A.** This extra protection can help provide financial security should a sudden, covered accident take your life or cause you serious harm. This coverage compliments your life insurance coverage and can help protect you 24 hours a day, 365 days a year. (Please see the certificate of insurance for details.) This protection may cover you for:

- Paralysis
- Fatal accident
- Brain damage or coma
- Loss of limb, speech, hearing or sight

## Q. What level of coverage is right for you?

**A.** To determine the level of coverage that's right for you, ask yourself if your family would be able to maintain its standard of living without your wages. How well could you or your family deal financially with a family member's accidental injury or death?

The full amount of AD&D coverage you select is called the "full amount" and is equal to the benefit payable for the loss of life.



**Help provide your family with extra financial security should a sudden, covered accident cause serious loss or harm.**

Benefits for other losses are payable as a predetermined percentage of the full amount based on your association's plan. Dependent spouse and child(ren) coverage may also be available. Please see the certificate of insurance for details.

**Q. What special features would be included in my plan?**

**A.** This plan can pay additional benefits if you die while:

- Seat belt(s) are in use
- Air bag(s) are in use
- Traveling on a common carrier (e.g., commercial airline)

The plan also provides additional benefits for the following:<sup>1</sup>

- Child care center
- Child education
- Hospital confinement
- Spouse education
- Paralysis
- Coma
- Exposure
- Brain damage
- Presumption of death
- Common disaster

**Q. How much does Alumni AD&D Insurance cost?**

**A. It may be less expensive than you think.** MetLife and your association have designed this AD&D insurance plan to be an competitive way for you to help provide for your family. You'll enjoy competitive rates, with a wide range of coverage amounts to choose from.



**Have other questions?**

**Don't miss out on this important benefit offer.**

If you have any questions, please call The Alumni Insurance Program at **1-800-922-1245**.

**Select "Easy Pay Authorization"** as the payment method, when paying your premium, to help ensure uninterrupted coverage.

1. Benefit is dependent on type of covered loss. See certificate of insurance for complete details.

Coverage may not be available in all states. Please contact your plan administrator for more information.

The association and/or the plan administrator incurs costs in connection with providing oversight and administrative support for this sponsored plan. To provide and maintain this valuable alumni benefit, MetLife may compensate the association and/or the plan administrator for these and/or other costs.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact your plan administrator for costs and complete details.

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