



University of North Carolina (UNC)
Group accidental death and dismemberment
(AD&D) insurance

Insurance products issued by: Securian Life Insurance Company



Protect your family's financial future

Accidental death and dismemberment (AD&D) insurance provides additional financial protection should you or your family member die or become dismembered due to a covered accident – whether it occurs at work or elsewhere.

When an accident occurs, it can result in lost income, emergency medical costs and other unforeseen expenses. With AD&D, a percentage of the benefit amount is paid to the insured, or the insured's beneficiary if a covered accident resulted in the loss of life, limb, sight or hearing, or resulted in partial or full paralysis.

AD&D Options:

- **Core AD&D** is paid by your employer and you are automatically enrolled
- **Voluntary AD&D** is coverage you may elect for you and your family, even if you are not enrolled in the Voluntary Life Plan.
- Please note that if you enrolled in the UNC Voluntary Life Insurance Plan, you already have employee only AD&D coverage that is equal to the amount of employee life insurance you selected.

Access the summary plan description on <https://myapps.northcarolina.edu/hr/system-office-employees/system-office-benefits/plans/> for more information about benefits, eligibility and covered losses.



Your AD&D coverage options

Core AD&D coverage

Core AD&D*	\$10,000 automatic benefit (enrollment not required)
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*Additional benefits not included in Core AD&D coverage

Voluntary AD&D coverage

Employee voluntary AD&D	\$50,000 increments	<ul style="list-style-type: none"> • Minimum: \$50,000 • Maximum: \$500,000
Employee + family voluntary AD&D	Spouse/domestic partner and child coverage is a percentage of the employee's voluntary AD&D amount Spouse/domestic partner (with children): 50% Spouse/domestic partner (no children): 60% Each child (with spouse/domestic partner): 10% Each child (no spouse/domestic partner): 15%	

If your child is eligible for coverage as an employee, they cannot be covered as your dependent. A child may be covered by only one employee.

Voluntary AD&D coverage reduces to 50 percent on January 1, following the employee's 75th birthday.

Voluntary AD&D additional benefits:

- Adaptive home and vehicle
- Air bag
- Burial and cremation benefit
- Child care
- Child dismemberment double benefit
- COBRA benefit
- Coma benefit
- Common accident
- Disappearance
- Exposure
- Extended dependents insurance
- Felonious assault
- HIV occupational accident benefit
- Hospital/extended care benefit
- Rehabilitation/physical therapy
- Seatbelt
- Spouse/Domestic partner education
- Survivor
- Therapeutic counseling

Monthly cost of coverage

Voluntary AD&D

Employee	\$0.017 per \$1,000 per month
Employee and family	\$0.025 per \$1,000 per month

How is the Core and Voluntary AD&D benefit determined?

The amount of the benefit shall be a percentage of the amount of insurance coverage. The percentage is determined by the type of loss as shown in the following table:

Type of loss amount of insurance	Percent of	Type of loss amount of insurance	Percent of
Life	100%	Paralysis	
Both hands or both feet	100%	Quadriplegia	100%
Sight of both eyes	100%	Triplegia	85%
Speech and hearing in both ears	100%	Paraplegia	75%
One hand and one foot	100%	Hemiplegia	75%
One foot and sight of one eye	100%	Uniplegia	50%
One hand and sight of one eye	100%	Burn disfigurement benefit	
One hand or one foot	50%	Face, neck or head	100%
Sight of one eye	50%	Front or back torso	35%
Speech or hearing in both ears	50%	One hand or forearm	25%
Hearing in one ear	25%	One upper arm	15%
Thumb and index finger of one hand	25%	One thigh or one lower leg (below knee)	10%

AD&D insurance claim example:

Natalie is a full-time UNC employee who enrolled herself and family in Voluntary AD&D coverage during annual enrollment. Ten months later, Natalie's spouse (Roberto) is fixing the roof. When he reaches the top of the ladder, the ladder slips causing him to fall. As a result, Roberto loses one hand in the fall, he is covered for 50% of this loss.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to The University of North Carolina. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations, and terms of coverage. All elections or increases are subject to the actively-at-work requirement of the policy.

Products offered under policy form series 14-31700 and 14-31900.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



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