



ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE PLAN

Life after a terrible accident is never easy, but the right financial protection can help make the aftermath more manageable. The AUSA Accidental Death and Dismemberment (AD&D) Insurance Plan pays a cash benefit directly to you in the event of a covered accident, giving you access to additional financial support during a difficult time.

HOW MUCH COVERAGE IS AVAILABLE?

Members may request \$1,000 to \$250,000* of coverage in \$1,000 increments.

Family coverage is a percentage of your coverage:

- **Your spouse** may request up to 60% of your principal sum (or the maximum benefit paid).
- If you are covering **your spouse and child(ren)**, your spouse may request up to 50% of your principal sum and your children may receive up to 10% of your principal sum.
- If you are applying **without your spouse and wish to cover your child(ren)**, they may receive up to 15% of your principal sum.

*At age 70, all coverage is reduced by 50% and will be further reduced by 50% at age 75.

WHO IS ELIGIBLE TO APPLY FOR COVERAGE?

AUSA members who are under age 70 and reside in the U.S. are eligible to apply for this coverage with no physical exam or health questions required.

Your spouse under age 80 who is not legally separated or divorced from you and is a citizen or legal resident of the U.S. is also eligible for coverage. If you and your spouse are both eligible members, only one may apply for coverage as a member, with the other applying as an eligible spouse.

Your unmarried dependent child(ren) under age 19 (or under 25 if enrolled full-time at an accredited institution of learning or age 19 and over if disabled) are also eligible for a portion of your elected coverage amount. If you and your spouse are both qualifying AUSA members and apply separately, you may only include dependents on one application.

HOW DOES THE AD&D INSURANCE PLAN WORK?

Your AD&D coverage follows you 24/7, anywhere in the world, whether the accident is work-related or not. When a death or injury occurs due to a covered accident, cash benefits are paid as stated in the Plan Benefits section—on top of any insurance you may already have.

PLAN BENEFITS

AD&D Benefit

Benefits are payable if you or your covered dependents sustain the following losses within 365 days of the date of the accident. You will receive the injured person's Principal Sum (or a portion of the Principal Sum).

AD&D BENEFITS	
FOR LOSS OF:	BENEFIT:
Life	Principal Sum
Both hands or both feet or sight of both eyes	Principal Sum
One hand and one foot	Principal Sum
Speech and hearing in both ears	Principal Sum
Either hand or foot and sight of one eye	Principal Sum
Movement of both upper and lower limbs (quadriplegia)	Principal Sum

AD&D BENEFITS CONT'D	
FOR LOSS OF:	BENEFIT:
Movement of both lower limbs (paraplegia)	75% of Principal Sum
Movement of three limbs (triplegia)	75% of Principal Sum
Movement of the upper and lower limbs of one side of the body (hemiplegia)	50% of Principal Sum
Either hand or foot	50% of Principal Sum
Sight of one eye	50% of Principal Sum
Speech or hearing in both ears	50% of Principal Sum
Movement of one limb (uni-plegia)	25% of Principal Sum
Thumb and index finger of either hand	25% of Principal Sum

Spouse Education Benefit

If your spouse is covered, he or she will collect up to an additional \$4,000 in the event you pass away, provided he or she is not employed full-time and will use the benefits to help cover tuition for any institution of higher learning, or vocational training that could specifically qualify your spouse to gain employment in a new occupation. Spouse tuition expenses must be incurred within three years of the date of your death.

Dependent Education Benefit

Your covered dependent children are eligible for up to \$1,500 per year in education benefits in the event you pass away. They must be enrolled at an accredited institution of higher learning within 365 days after the date of your death. This benefit is payable for up to four years.

AUSA AD&D INSURANCE PLAN BENEFIT RATES

Premiums are billed annually.

ANNUAL RATES PER \$1000	
Member Only	\$0.66
Family	\$0.93

MONTHLY RATES PER \$1000					
Coverage Options & Benefit**	\$250,000*	\$200,000*	\$150,000*	\$100,000*	\$50,000*
Member Only	\$13.75	\$11.00	\$8.25	\$5.50	\$2.75
Family	\$19.37	\$15.50	\$11.62	\$7.75	\$3.87

*Costs shown are based on monthly rates. Rates are not based on age. Rates and/or benefits may be changed on a class basis. For your convenience, after your initial payment, your monthly payment will be automatically deducted from your checking account.

**At age 70, or if you are already age 70, all coverage is reduced by 50% and will be further reduced by 50% at age 75.

PLAN DETAILS

When Coverage Starts

Your coverage will become effective the first day of the month following receipt of your application and premium payment.

When Coverage Ends

Your coverage will end on:

- 1) the date the policy terminates
- 2) the premium due date or the next following date you
 - cease to be an active AUSA member
 - reach age 80;
- 3) the date you are no longer in a class eligible for coverage or the class is cancelled
- 4) the premium due date that you fail to pay any required premium, subject to the Individual Grace Period.

Dependent coverage will end on:

- 1) the date the policy terminates
- 2) the premium due date or the next following date:
 - when your dependent child(ren) no longer meets the eligibility criteria
 - when your spouse no longer meets the eligibility criteria or reaches age 80
 - the required premium is not paid, subject to the Individual Grace Period provision
- 3) the date your coverage ends.

30-Day Free Look

If you are not completely satisfied with the terms of your Certificate of Insurance, you may return it, without claim, within 30 days. Your coverage will be invalidated, and you will receive a full refund—no questions asked!

QUESTIONS? CALL 800.882.5707

QUESTIONS? CALL 800.882.5707

To Apply

To secure this coverage, complete the application and please provide all requested information—failure to do so could result in a delay of application processing.

Return your completed application to:

AUSA Group Insurance Program, 1200 E. Glen Ave.,
Peoria Heights, IL 61616-5348

Exclusions

This policy does not cover any loss caused or contributed to by: 1) intentionally self-inflicted injury; 2) suicide or attempted suicide, whether sane or insane; 3) war or act of war, whether declared or not; 4) Injury sustained while on full-time active duty as a member of the armed forces (land, water, or air) of any country or international authority except Reserve or National Guard Service. (We will refund the pro rata portion of any premium paid for You or Your Dependents while you or Your Dependents are in the armed forces on full-time active duty, for a period of two months or more. Written notice must be given to Us within 12 months of the date You or Your Dependents enter the armed forces.); 5) Injury sustained while on any aircraft except a Civil or Public Aircraft, or Military Transport Aircraft; 6) Injury sustained while on any aircraft: a) as a pilot, crewmember or student pilot; b) as a flight instructor or examiner; c) if it is owned, operated, or leased by or on behalf of the Policyholder, or any Employer or organization whose eligible persons are covered under The Policy; or d) being used for tests, experimental purposes, stunt flying, racing or endurance tests; 7) Injury sustained while taking drugs, including but not limited to sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless as prescribed by or administered by a Physician; 8) Injury sustained while riding or driving in a scheduled race or testing any Motor Vehicle on tracks, speedways, or proving grounds; 9) Injury sustained while committing or attempting to commit a felony; or 10) Injury sustained while Intoxicated.

Definitions

Loss means with regard to: 1) hands and feet, actual severance through or above wrist or ankle joints; 2) sight, speech and hearing, entire and irrecoverable loss thereof; 3) thumb and index finger, actual severance through or above the metacarpophalangeal joints; or 4) movement, complete and irreversible paralysis of such limbs.

Injury means bodily injury resulting: 1) directly from an accident; and 2) independently of all other causes, which occurs while you or your dependents are covered under The Policy. Loss resulting from: 1) sickness or disease, except a pus-forming infection which occurs through an accidental wound; or 2) medical or surgical treatment of a sickness or disease; is not considered as resulting from Injury.

Intoxicated means: 1) the blood alcohol content; 2) the results of other means of testing blood alcohol level; or 3) the results of other means of testing other substance; that meet or exceed the legal presumption of intoxication, or under the influence, under the law of the state where the accident occurred.

Common Carrier means a conveyance operated by a concern, other than the Policyholder, organized and licensed for the transportation of passengers for hire and operated by that concern. Common Carrier will not mean any such conveyance which is hired or used for a sport, gamesmanship, contest, sightseeing, observatory and/or recreational activity, regardless of whether such conveyance is licensed.

Reserve or National Guard Service means You or Your Dependents are: 1) attending or en route to or from any active duty training of less than sixty (60) days; 2) attending or en route to or from a service school for any duration; 3) taking part in any authorized inactive duty or training; or 4) taking part as a unit member in a parade or exhibition authorized by official orders.

Individual Grace Period

A Grace Period of 31 days from the premium due date is allowed for each person covered for payment of each premium due after the initial premium. Coverage will continue during the Grace Period.

NOTICE OF INSURANCE INFORMATION PRACTICES

To properly underwrite and administer your application for insurance coverage, we must collect certain information concerning your insurability. You are our most important source of information, but we may also contact other sources such as medical professionals and institutions, employers, and other insurance companies. While all information regarding your insurability will be treated as confidential, in some situations, and in compliance with applicable law, we may disclose necessary items of information to third parties without your specific authorization.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE: THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy [or Master Policy ADD-13268] as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, [reduction of benefits] and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy issued to the policyholder. This program may vary and may not be available to residents of all states.

Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155.

The Hartford® is The Hartford Financial Services Group, Inc., and its subsidiaries, including issuing company Hartford Life and Accident Insurance Company.

Administered by:



California Insurance License# 0F76076, AR# 1322