

AD&D

Personal Accident Insurance—Texas

Accidental Death and Dismemberment (AD&D) insurance is an important part of a well-rounded insurance program. Employers can add Dental Select’s Personal Accident Insurance Plan for just pennies a day. Your employees and their families will be protected in the event of an Accidental Death and/or Dismemberment, including acts of God & acts of terrorism.

The plan that provides insurance protection for your employees and their families in the event of accidental death and/or dismemberment caused by motor vehicles, accidents around the home, on the job or anywhere, 24-hours a day. Plus, with a Dental Select Plan, you get an added value Coma & Paralysis benefit.

Are your employees and their families covered? Since accidental bodily injuries are the fourth greatest cause of death in the United States,* the need for insurance protection is real.

What Does the Plan Pay?

If any of the following losses result from an injury sustained in a covered accident, and the loss occurs within 365 days after the accident, this plan will pay as follows:

100% of Full Principal Sum

- Loss of Life
- Loss of both hands or feet or sight of both eyes
- Loss of either hand or foot and sight of one eye
- Loss of one hand and one foot
- Loss of speech and hearing

50% of Full Principal Sum

- Loss of either hand or foot
- Loss of sight in one eye

25% of Full Principal Sum

- Loss of thumb and index finger of the same hand

Coma Benefit

1% of Full Principle Sum for the first 11 months of a coma, plus 100% of Principal Sum if the coma lasts 12 consecutive months.

Paralysis Benefit

Quadriplegia: 100% of Principal Sum

Hemiplegia: 50% of Principal Sum

Paraplegia: 50% of Principal Sum

Family Benefit (If the Family Plan is selected)

Spouse Only: 60% of Principal Sum

Spouse & Child(ren):

Spouse: 50% of Principal Sum

Child(ren): 15% of Principal Sum

Child(ren) Only: 50% of Principal Sum

Benefit Description

- “Loss of Hand or Foot” means complete severance through or above the wrist or ankle joint.
- “Loss of Sight” means the total, permanent loss of sight of one eye that is irrecoverable by natural, surgical or artificial means.
- “Loss of Speech” means total and permanent loss of audible communication that is irrecoverable by natural, surgical or artificial means.
- “Loss of Hearing” means total and permanent loss of hearing in both ears that is irecoverable and cannot be corrected by any means.
- “Loss of Thumb and Index Finger of the Same Hand” means complete severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and then hand).
- “Severance” means the complete separation and dismemberment of the part from the body.

How to Apply

After filling out the application completely and selecting your dental plan, check the box stating that you would like to add the Personal Accident Benefit to the package.

Requirement

Minimum Employees: 2 (if Dental Select customer)
Minimum Contribution: None
Minimum Participation: None

Voluntary Plan Monthly Rate (per \$1000 of benefit)

Employee Only: \$0.04
Family Plan: \$0.06

Voluntary AD&D Premium Chart

Principal Sum Selected	Monthly Employee Only Cost	Monthly Employee & Family Cost
\$10,000	\$0.40	\$0.60
\$20,000	0.80	1.20
\$50,000	2.00	3.00
\$100,000	4.00	6.00
\$150,000	6.00	9.00
\$200,000	8.00	12.00
\$250,000	10.00	15.00

Employer Paid Plans

Basic Employer-paid accident plans for employees are available at \$0.03 per \$1,000 of benefit. For example, an employer may provide a \$5,000 accidental death & dismemberment benefit at \$0.15 per month per employee. Please contact Customer Care for more information at 800-999-9789 or visit our website at dentalselect.com.

Phone: 800-999-9789 Fax: 888-998-8709 dentalselect.com

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