

Accidental Death and Dismemberment (AD&D) Insurance

Accidents can happen anytime, anyplace

Our Accidental Death & Dismemberment (AD&D) insurance pays a lump-sum benefit up to a maximum amount when an insured suffers an accidental injury resulting in loss of life, dismemberment, or other specified catastrophic condition. The benefit payable varies based on the loss incurred.

The need

Your employees need protection to help provide financial relief in the event of a covered accident.

The solution

AD&D insurance can help employees by paying a benefit that can be used to help cover the cost of care or treatment, replace lost income, or help with other expenses when they experience a serious, covered accidental injury.

In the United States, accidents cause:*



Three deaths
every 10 minutes



More than 48 million people
every year to **suffer severe
accidental injuries** that
require a medical professional

Other important features of Globe Life Group Benefits AD&D insurance:

- Guaranteed issue
- 24-hour coverage
- Responsive administrative support
- Flexible funding options (employer-paid, employee-paid, or combination)
- Dependent coverage available

Plan Design	Range of Options
Funding Options	May offer: <ul style="list-style-type: none"> • employer-paid • employee-paid (voluntary) • a combination of the two (employer-paid and employee-paid)
Underwriting	Guaranteed issue
Benefit Amounts (Varies by group size)	<ul style="list-style-type: none"> • When offered independently: \$50,000–\$200,000 per life • When offered with another Globe Life Group Benefits supplemental health product: \$25,000–\$200,000 per life
Participation (Varies by group size)	<p>When offered independently: At least 100 eligible employees</p> <ul style="list-style-type: none"> • 100–249 employees: minimum 50 covered employees • 250–999 employees: minimum 100 covered employees • 1000–1999 employees: minimum 150 covered employees <p>When offered with another Globe Life Group Benefits product: at least 10 covered employees</p>

Additional Benefit Options	
Optional Benefits	Seat belt/air bag: 10% of principal sum, up to max of \$12,500
Dependent Coverage	<ul style="list-style-type: none"> • Spouse • Child

Plan Parameters	
Termination	Terminates at age 69

Covered Losses		
Schedule of Benefits (Percent of Accidental Death Benefit)	<ul style="list-style-type: none"> • Loss of life (100%) • Loss of two or more hands or feet (100%) • Loss of sight of both eyes (100%) • Brain death (100%) • Coma (100%) • Quadriplegia (100%) • Loss of one hand or foot (50%) • Loss of four fingers on the same hand (50%) • Loss of sight of one eye (50%) 	<ul style="list-style-type: none"> • Loss of hearing in both ears (50%) • Paraplegia (50%) • Hemiplegia (50%) • Loss of thumb or index finger on the same hand (25%) • Loss of four toes on the same foot (25%) • Loss of thumb (25%) • Uniplegia (25%)

Insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032. Beazley is rated A by A.M. Best. Beazley is licensed in all 50 states and the District of Columbia. Coverage is not available in all states. Benefits may vary by state. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. Policies are renewable at the option of Beazley. Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations. Beazley uses the services of third party administrators.

Globe Life And Accident Insurance Company manages and reinsures the Beazley Benefits program.



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