

PDRMA Health Program

Group Life / Accidental Death & Dismemberment

The Benefit Coordinator at your agency distributed booklets to each of you at the beginning of the year or when you were hired, whichever is later. All of the following coverages are subject to certain maximums, limitations, exclusions and conditions as stated in your life coverage booklet.

Group Life Coverage:	<p>Available in the four different options shown below. Your employer chooses the benefit level; please check with the Benefit Coordinator at your agency office to determine what your benefit level is. The benefit option remains at the chosen level unless your employer changes (such changes are made at January 1st of each year) or until you reach age 70 (if disabled, the lesser of age 65 or the date you retire.)</p> <p style="margin-left: 40px;">Option 1: One times your annual salary Option 2: Two times your annual salary up to a maximum of \$200,000 Option 3: Two times your annual salary up to a maximum of \$100,000 Option 4: A flat \$25,000 benefit amount</p>
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Additional benefits included in group life coverage:	<ul style="list-style-type: none"> • <i>Accelerated Benefit:</i> If you have a qualifying medical condition while you are covered, you may be eligible to receive up to 80% of your group life benefit amount before your death. Please see your life coverage booklet or call the PDRMA Health Program for further information. • <i>Survivor Financial Counseling Service:</i> You or your beneficiary may be eligible for this counseling service through a third-party vendor, if Fortis has a contract in effect with a financial counseling provider at the time and if your beneficiary is eligible for a benefit of at least \$50,000. Please see your life coverage booklet or call the PDRMA Health Program for assistance. • <i>Disability Benefit:</i> If you stop active work before age 65 because you become disabled while insured under the policy and remain disabled for the qualifying period, your life insurance may be continued under certain conditions and the premiums will be waived. Please see your life coverage booklet or call the PDRMA Health Program for assistance. • <i>Conversion to Individual Policy</i> If your insurance ends because you are no longer eligible, you may convert the full amount to an individual policy. If your policy ends because of a change in the policy, you may not convert the full amount that ended. Please see your life coverage booklet or call the PDRMA Health Program for further information.
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Plus Accidental Death and Dismemberment (AD&D) coverage:	<p><i>Accidental Death Benefit:</i> If you die as the direct result of an injury (except resulting from an auto accident), your beneficiary will receive the amount of Accidental Death and Dismemberment coverage which is equal to the Group Life coverage amount.</p> <p><i>Accidental Dismemberment Benefit:</i> If you suffer loss of a hand, foot or eyesight, you may be eligible for a benefit amount equal to 50% to 100% of the Accidental Death and Dismemberment coverage amount.</p> <p><i>Seat Belt/Automobile Accident Benefit:</i> If you die as a direct result of an automobile accident injury while you are properly wearing an unaltered seat belt installed by the automobile's manufacturer, your beneficiary will be eligible to receive an amount equal to 20% of the group life insurance benefit.</p>
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Voluntary Life Coverage for Employee, Spouse and Dependents

The PDRMA Health Program also offers additional group life coverage for the employee and coverage for spouses and dependents at a group price. If you choose this additional coverage, arrangements will be made with your employer to have it deducted from your paycheck. The coverage is portable which means if you leave your employer, you may take the coverage with you at the same low group price.

For more information, see the Benefit Coordinator at your employer's offices or call the PDRMA Health Program for further information.