



# VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)



## Financial security for you and your family

Accidental death and dismemberment (AD&D) insurance compliments life insurance by providing added financial security in the event of death due to an accident, but also pays in the event of a covered injury

### BENEFITS

- Added financial security in the event of a covered injury or in the event of death due to an accident
- Lessen the impact of costs associated with serious injuries, including medical bills, physical therapy, counseling, and more
- AD&D may be purchased for an individual (employee) or a family
- Access to MetLife Travel Assistance Services, which provides you and your dependents medical, travel, legal, and financial services at all times, while traveling more than 100 miles away from home

### BENEFIT AMOUNT

- Geneva's Voluntary AD&D coverage for you is available in increments of \$10,000, up to a maximum of \$500,000 or 10 times your annual earnings, whichever is less
- Coverage for your dependents is based on your coverage
  - If you cover a spouse only, your spouse's Geneva VAD&D coverage is 50% of your coverage
  - If you enroll in Family AD&D, your spouse's coverage is 40% of your coverage amount; your children's coverage is 10% of your coverage amount
  - If you cover children only, your children's coverage is 15% of your coverage amount
- The cost of Geneva VAD&D coverage is based on the amount of coverage you choose

In partnership with



**MetLife**



## SCHEDULE OF BENEFITS

TYPE OF LOSS	PERCENTAGE OF FULL AMOUNT
<ul style="list-style-type: none"><li>• Loss of Life</li><li>• Loss of Speech and loss of hearing</li><li>• Loss of any combination of hand, foot, or sight in one eye</li><li>• Paralysis of both arms and both legs</li><li>• Brain damage</li></ul>	100%
<ul style="list-style-type: none"><li>• Loss of an arm at or above the elbow</li><li>• Loss of a leg at or above the knee</li></ul>	75%
<ul style="list-style-type: none"><li>• Loss of a hand at or above the wrist, but below the elbow</li><li>• Loss of foot at or above the ankle, but below the knee</li><li>• Loss of sight in one eye</li><li>• Loss of speech or loss of hearing</li><li>• Paralysis of both legs</li><li>• Paralysis of the arm and leg on either side of the body</li></ul>	50%
<ul style="list-style-type: none"><li>• Loss of the thumb and index finger of the same hand</li><li>• Paralysis of one arm or leg</li></ul>	25%

## WHO CAN PARTICIPATE?

- Full-time (minimum 30 hours per week) employee of PCA church or like-minded organization, living in the U.S.
- Must be enrolled in the Geneva Enhanced Life Plan
- Upon leaving employment, coverage may be converted or ported to individual policy

## SCHEDULE A CONSULTATION

Our benefits advisors are ready to help you enroll and answer any questions. Schedule a call today by emailing [benefits@genevabenefits.org](mailto:benefits@genevabenefits.org).