

# ACCIDENTAL DEATH & DISMEMBERMENT

## Eligibility

### Employee

Faculty and Staff are eligible for group accidental death & dismemberment insurance coverage if they are employed in a "Regular" position with an FTE of .5 or greater or employed in a "Temporary" position for more than 6 months with an FTE of .5 or greater. In addition, employees must be less than age 70 to enroll for coverage.

### Dependents

#### Spouse

- Husband or wife, as recognized under the laws of the state of Nebraska.
- Common-law spouse if the common-law marriage was contracted in a jurisdiction recognizing a common-law marriage.

#### Child

- Natural-born or legally adopted child who has not reached the limiting age of 19.
- Stepchild who is living in the employee's home and is chiefly dependent on the employee for support, and who has not reached the limiting age of 19.
- Child for whom the employee has legal guardianship and who has not reached the limiting age of 19.
- Mentally or physically handicapped child who has attained the limiting age of 19. Coverage may be continued beyond age 19 if proof of disability is provided within 31 days of attaining age 19.

Dependent children who are employed at the University of Nebraska in a benefits eligible position may not be covered as a dependent on their parent's accidental death & dismemberment insurance policy provided through the university.

#### Student (ages 19 through 23)

- Dependent child who has not reached the limiting age of 24 and is a full-time student.
- Dependent children who are students (ages 19 through 23) must have the employee's same principal place of residence for more than half of the year and receive over half of his or her support from the employee.
- Full-time student status generally requires a dependent to enroll for 12 or more undergraduate (9 or more graduate) credit hours each semester. The number of credit hours required for full-time student status is based on each school's definition of a full-time student.

## Effective Date of Coverage

Coverage is effective on the first day of the month following the employee's date of hire or eligibility. Coverage for employees hired on the first day of the month or first working day of the month is effective immediately.

Employees must be actively at work on the effective date of coverage.

## Change in Status Guidelines

Employees may enroll, disenroll, or change their accidental death & dismemberment insurance coverage during the calendar year when a Permitted Election Change Event occurs.

Employees must enroll or make changes in coverage within 31 days of the Permitted Election Change Event.

Listed below are several Permitted Election Change Events that may allow an employee to initiate a midyear accidental death & dismemberment insurance coverage change.

- Change in legal marital status
- Change in number of dependent children
- Change in employment status or work schedule which results in a gain or loss of coverage eligibility
- Change in coverage under other employers' benefits plan

## Coverage Effective Date as a Result of a Permitted Election Change Event

Coverage changes due to a Permitted Election Change Event will be effective on the first day of the month following the date of the change. Changes however, that occur on the first day of the month will be effective immediately. The employee may be required to furnish appropriate documentation to verify the Permitted Election Change Event.

The effective date of coverage for a dependent child who is added as a result of birth will be the date of birth. Premiums will begin on the first day of the month following the date of birth.

Coverage for a dependent child's baby may be added to the employee's (grandparents) accidental death & dismemberment insurance policy if employee obtains legal 1) guardianship, or 2) adoption of the new born child. Appropriate documentation must be provided to verify the court appointed legal guardian or adoption status.

The effective date of coverage for a dependent child who is added as a result of adoption or legal guardianship will coincide with the earlier of: 1) the date of placement for adoption, or 2) the date of entry of an order granting the adoptive parent(s) custody of the child for the purpose of adoption. Placement generally means when the adoptive parents have taken legal responsibility for the child. Premiums will begin on the first day of the month following the event. The employee may be required to furnish appropriate documentation to verify the Permitted Election Change Event.

Coverage changes due to marriage will be effective on the first day of the month following the date of marriage. Coverage for a marriage occurring on the first day of the month will be effective immediately.

Coverage changes due to a divorce, legal separation or annulment will be effective on the first day of the month following issuance of a court decree, the actual date of divorce (6 month period following the court decree), or in cases of legal separation, date of the court order or separation agreement. There is no waiting period in Iowa so the change in status will be effective on the first day of the month following the date of the final court decree. The employee may be required to furnish appropriate documentation to verify the Permitted Election Change Event.

Employees must contact the Campus Benefits Office within 31 days of a marriage, dependent's date of birth, adoption, or legal guardianship, etc. to enroll a dependent for accidental death & dismemberment insurance coverage. If the dependent is not enrolled for coverage within the 31-day Permitted Election Change Event period, enrollment is limited to the annual NUFlex enrollment or when a Permitted Election Change Event occurs. Employees who are currently enrolled for "Employee and Family" accidental death & dismemberment coverage are not required to add a new dependent to their accidental death & dismemberment insurance policy.

## Leave of Absence

Employees may continue accidental death & dismemberment insurance coverage while on an approved leave of absence for up to two years. The Campus Benefits Office will collect the accidental death & dismemberment insurance premium from the employee and forward to Assurity Life Insurance for processing.

## Active Military Duty Leave of Absence

An employee who commences a leave of absence for active duty in the military may cancel accidental death & dismemberment insurance coverage during the leave. Upon return from active duty, the employee may reenroll for life insurance coverage. The employee may be required to provide documentation to support the date military service ended.

## Termination of Coverage

Coverage terminates on the last day of the month following the date of termination or date the employee is no longer eligible for coverage. If the date of termination or employee's coverage ineligibility is the last day of the month, coverage will terminate immediately.

## Assurity Life Insurance Overview



Assurity Life Insurance Company's origins are rooted in a century-long legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness and life insurance, annuities and specialty insurance plans through our representatives, worksite distribution and direct mail. Pension and investment management services are available through Assurity Advisors Inc., a subsidiary of Assurity Life.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, the insurance industry's leading independent analyst.

We're proud of our history of integrity, financial accountability...and helping people through difficult times.

Visit the [Assurity Life Insurance](#) Home Page.

## Group Identification Number (AD&D)

- G00406

## Benefits Summary

The accidental death & dismemberment (AD&D) insurance plan provides benefits if an employee or a covered family member die or are dismembered (loss of eye, arm, leg, etc.) as a result of an accident.

There are eleven AD&D options, ranging in amounts up to \$250,000. This coverage is in addition to the AD&D amounts provided with the life insurance plan. Family coverage may be elected which includes coverage for a spouse at 50 percent of the employee's coverage amount and dependent children at 10 percent of the employee's coverage amount. Coverage for the employee, spouse, or dependent child ends when the employee attains age 70.

Option	Coverage Amount
1	No coverage
2	\$ 25,000
3	50,000
4	75,000
5	100,000
6	125,000
7	150,000
8	175,000
9	200,000
10	225,000
11	250,000

## Beneficiary Designation

Since an accidental death & dismemberment insurance death benefit is automatically paid to the employee upon the death of a spouse or dependent child, no beneficiary designation form is required.

## Premium/Price Tag Information

## Accidental Death & Dismemberment Insurance Policy

## Accidental Death & Dismemberment Forms

- [Standard Beneficiary Designation Form](#)
- [Trust Beneficiary Designation Form](#)