ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

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.

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 in a "Temporary" position for more than six 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

The following dependent children may be eligible for coverage:

- Natural-born or legally adopted child who has not reached the limiting age of 26
- Stepchild who has not reached the limiting age of 26
- Child for whom the employee has legal guardianship and who has not reached the limiting age of 26
- Child with a mental or physical disability who has attained the limiting age of 26 may continue coverage beyond age 26 if proof of disability is provided within 31 days of attaining age 26

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

  Coverage ends when the dependent child turns age 26.

Employee Plus One

University benefits eligibility is extended to an Adult Designee of the same or opposite gender who meets all the following criteria:

- Has resided in the same residence as the employee for at least the past consecutive 12 months and intends to remain so indefinitely;
- Is at least 19 years old;
- Is directly dependent upon, or interdependent with, the employee, sharing a common financial obligation that can be documented in a manner prescribed by the university; and
- Is not currently married to or legally separated from another individual under either statutory or common law.

Additional Employee Plus One information may be found at the Employee Plus One benefits module.

Initial Enrollment

Employees must enroll for coverage within 31 days of the date of hire or benefits eligibility date (date the employee satisfies the criteria to be benefits-eligible). The 31 day period is not based on the employee's effective date of coverage.

Enrollment after the initial 31-day period is limited to the annual NUFlex enrollment or when a Permitted Election Change Event occurs.

Employees and dependents may enroll for coverage without proof of insurability.

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 will be effective on the first day of the month. Coverage for employees hired on the first working day of the month will be effective on the actual date of hire (if first working day is Jan. 5, coverage will be effective Jan. 5).

Employees must be "active 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 that results in a gain or loss of coverage eligibility
- Change in coverage under spouse's employer's benefits plan, if substantial

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

Coverage changes due to a Permitted Election Change Event are generally effective on the first day of the month following the date of the change. However, changes that occur on the first day of the month will be effective immediately. The employee must provide 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.

Birth of a Dependent Child

Coverage changes due to a birth of a child will be effective on the first day of the month following the date of the child's date of birth. Coverage changes due to a child born on the first day of the month will be effective immediately. The employee must provide appropriate documentation to verify the Permitted Election Change Event.

Coverage for a dependent child's baby may be added to the employee's (grandparent's) accidental death & dismemberment insurance policy only if the employee obtains 1) legal guardianship, or 2) adoption of the newborn child.

Adoption or Legal Guardianship

Coverage changes due to a dependent child who is added as a result of adoption or legal guardianship will be effective on the first day of the month following the date of the child's adoption or legal guardianship. Coverage changes due to an adoption or attainment of legal guardianship which occurs on the first day of the month will be effective immediately. The employee must provide appropriate documentation to verify the Permitted Election Change Event.

Marriage

Coverage changes due to marriage will be effective on the first day of the month following the date of marriage. Changes in coverage for a marriage occurring on the first day of the month will be effective immediately. The employee must provide appropriate documentation to verify the Permitted Election Change Event.

Divorce or Legal Separation

Coverage changes due to a Nebraska divorce will be effective the first day of the month following the date the divorce decree is entered. Coverage changes due to a Nebraska legal separation will be effective the first day of the month following the date of the court order or separation agreement.

Coverage changes due to an Iowa divorce will be effective the first day of the month following the date the divorce decree is final. Coverage changes due to an Iowa legal separation will be effective the first day of the month following the date of the court order or separation agreement.

The employee must provide appropriate documentation to verify the Permitted Election Change Event.

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.

Leave of Absence

Employees may continue accidental death & dismemberment insurance coverage while on an approved leave of absence for up to two years. The employee should contact the Campus Benefits Office to establish the direct bill premium payment process.

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 re-enroll for accidental death & dismemberment insurance coverage. The employee must provide appropriate documentation to support the date military service ended.

Annual NUFlex Enrollment

Employees may change an accidental death & dismemberment insurance coverage option during the annual NUFlex enrollment. Proof of insurability is not required to enroll or increase coverage during the annual NUFlex enrollment.

An employee must be "active at work" in order for the new or increased accidental death & dismemberment insurance coverage to be effective.

Assurity Life Insurance Overview

Assurity® Life Insurance Company

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

- 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 11 AD&D options, ranging in amounts up to $250,000. 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. Premiums are withheld on a pre-tax basis.

Coverage for the employee, spouse, or dependent child ends on Dec. 31 following your attainment of age 70. If a dependent child attains age 26 prior to the date above, coverage will end at age 26. If you and your spouse both work for the university, you may not cover your respective spouse for accidental death and dismemberment insurance. Only one married spouse (when both work for the university) may cover dependent children.

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

January 1, 2014