Group life insurance

Principal®

# Be prepared with Accidental Death & Dismemberment (AD&D).

**Accidents happen every day.** And, unfortunately, some are severe. Adding Accidental Death & Dismemberment (AD&D) coverage to a group term life or voluntary term life insurance policy provides your employees with even greater protection.

## Core AD&D benefits

AD&D coverage* from Principal® goes beyond life insurance. It pays a benefit when an accident results in the loss of:

| **Life.** | **Hand.** | **Foot.** | **Vision.** | **Thumb and index finger.** |
|---|---|---|---|---|
| 100% | Loss of one hand: 50%; loss of both hands: 100% | Loss of one foot: 50%; loss of both feet: 100% | Loss of sight in one eye: 50%; loss of sight in both eyes: 100% | Loss of both: 25% |

**AD&D loss of life.** Death benefit generally matches the life insurance benefit, but can vary.

## Optional packages provide extra benefits

For even more protection beyond the core benefit, add any of or all three additional, optional packages—standard, family, or transportation.

### STANDARD PACKAGE

| Feature | Additional benefit paid |
|---|---|
| **Seatbelt/airbag.** If the insured dies in a car accident, and they were wearing a seatbelt or protected by an airbag. | $10,000 |
| **Education.** If the insured dies due to an accident and has dependent(s) enrolled at an accredited post-secondary school. | $3,000/year for up to four years |
| **Repatriation.** If the insured dies due to an accident at least 100 miles from their permanent residence, and the body needs to be prepared and transported. | Up to $2,000 |
| **Loss of use/paralysis.** If an accident leaves the insured with a loss of use or paralysis. | • 100%: quadriplegia<br>• 50%: paraplegia, hemiplegia, loss of use of both hands or both feet, or loss of use of one hand and one foot<br>• 25%: loss of use of one arm, one leg, one hand, or one foot |
| **Loss of speech and/or hearing.** If an accident leaves the insured with a loss of speech and/or hearing. | • 100%: loss of both speech and hearing<br>• 50%: loss of speech or hearing<br>• 25%: loss of hearing in one ear |
| **Exposure.** If the insured incurs a covered loss within one year of exposure to the elements, this is considered an accidental injury. | |
| **Disappearance.** If the insured disappears as a passenger due to an accidental wrecking or sinking, and the body is not found within one year of the accident, the loss of life benefit is paid. | |

### FAMILY PACKAGE

| Feature | Additional benefit paid |
|---|---|
| **Child care.** If the insured dies due to an accident and has dependent children needing childcare. | Up to $300/month for up to one year |
| **Spouse career adjustment.** If the insured dies due to an accident and the spouse continues their education at an accredited post-secondary school. | $1,000/year for up to two years |

### TRANSPORTATION PACKAGE

| Feature | Additional benefit paid |
|---|---|
| **Helmet.** If the insured dies due to an accident and was wearing a helmet while operating or riding as a passenger on a motorcycle. | $10,000 |
| **Public transportation.** If the insured dies due to an accident while a passenger on a common carrier (plane, taxi, train, subway, bus, ship, or trolley). | 100% of the life benefit |

## Let's look at an example

While wearing a seatbelt, Alex was in a car accident 150 miles from home. Alex died as a result of the accident, leaving behind two children in college.

Company A offered only the core AD&D benefit. Company B offered the standard package, expanding AD&D benefits to provide additional coverage for Alex's beneficiaries.

| Company A | |
|---|---|
| Group Term Life | $50,000 |
| + | |
| AD&D core benefit | $50,000 |
| **Total** | **$100,000** |

| Company B | |
|---|---|
| Group Term Life | $50,000 |
| + | |
| AD&D core benefit | $50,000 |
| Seatbelt/airbag | $10,000 |
| Education | $24,000 |
| Repatriation | $2,000 |
| **Total** | **$136,000** |

* In some states, certain provisions listed as AD&D may be paid as a personal loss benefit.

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Insurance products issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, Iowa 50392.

This is an overview of the benefits of adding AD&D to your group term life or voluntary term life policy, but there are limitations and exclusions. For cost and coverage details, contact your Principal® representative. Oregon policy forms GC 6000 (06/04) and GC 6000 (VTL) (06/04).

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