



Life Insurance and AD&D Benefits

(Included in all AOI HealthChoice medical plans)

Few people are prepared for the sudden financial loss resulting from an accidental death or for the potentially higher cost of living associated with deafness or paralysis. With Life and expanded AD&D benefits from The Standard, employers can help provide their employees with additional financial protection and peace of mind.

AOI HealthChoice is pleased to offer its enrolled employees a \$10,000 life insurance benefit through The Standard. There is no additional cost for this benefit. The age-based benefit reduction is as follows: to 65% at age 65; to 50% at age 70; to 35% at age 75.

Life insurance benefits include:

- Seatbelt and Airbag benefit
- Child Care, Higher Education and Career Adjustment benefits
- Repatriation benefit
- MEDEX Travel Assist Benefit (24-hour medical, legal and travel assistance services)
- Accelerated Benefit up to 75% of Life Insurance

Enhanced AD&D (Accidental Death and Dismemberment) Benefits pay a specified percentage of the AD&D insurance benefit for the following:

- Loss as a result of an act of physical violence against the employee while actively at work (assault must be evidenced by a police report and punishable by law)
- Loss of life as a result of an accident while riding as a fare-paying passenger on public transportation
- Presumed loss of life if the eligible employee disappears and the disappearance is caused solely and directly by an accident that could have reasonably resulted in death (the disappearance must occur independently of all other causes and continue for a period of 365 days after the date of the accident despite reasonable search efforts)
- Loss of a hand or foot, even if the severed part is surgically reattached
- Actual and permanent severance from the body of the thumb and index finger on the same hand at or above the metacarpophalangeal joints (this is not covered if the AD&D benefit is payable for the loss of the entire hand)
- Loss of audible speech or loss of hearing in both ears that is uncorrectable and irrecoverable
- Quadriplegia, hemiplegia or paraplegia that is permanent, complete and irreversible
- Any AD&D loss caused by accidental exposure to adverse weather conditions