
ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE (AD&D)

About Your Accidental Death and Dismemberment Insurance

The Company offers accidental death and dismemberment (AD&D) insurance benefits to eligible employees. Benefits eligibility varies by employee group. Union-represented employees should also refer to their collective bargaining agreements. Coverage is not available to Dispatch employees. The Hartford is the provider of AD&D insurance benefits. Click on the link at the bottom of this page to access the coverage booklets.

AD&D provides benefits in the event of a death or certain other losses as a result of an accidental injury that occurs while covered. AD&D insurance is purchased through The Hartford in increments of \$10,000, up to \$250,000. Employee or family coverage is available. The coverage amount you elect is the “benefit payable” amount. Family coverage provides: 100% of the “benefit payable” for an employee loss; 50% of the employee “benefit payable” for a spouse; and 10% of the employee “benefit payable” amount for a dependent’s loss. For example, if an employee elects \$100,000 in coverage, the benefit payable is \$100,000 in the event of the accidental death of the employee, \$50,000 in the event of the accidental death of the employee’s spouse, and \$10,000 in the event of the accidental death of the employee’s dependent child.

If your spouse or dependent is also eligible for AD&D coverage as an employee of Star Tribune, they are not eligible to be covered as a dependent under your AD&D coverage and only one of you can cover your eligible children.

Loss Schedule:

Life
Both Hands or Both Feet
Sight of Both Eyes
One Hand and One Foot
One Hand and Sight of One Eye
One Foot and Sight of One Eye
Speech and Hearing in Both Ears
One Hand or One Foot
Sight of One Eye
Speech or Hearing in One Ear
Thumb and Index Finger of the Same Hand
Quadriplegia
Paraplegia
Hemiplegia

Benefit Payable:

Full Amount
Full Amount
Full Amount
Full Amount
Full Amount
Full Amount
Full Amount
One-half Full Amount
One-half Full Amount
One-half Full Amount
One-quarter Full Amount
Full Amount
One-half Full Amount
One-half Full Amount

Diplegia
Monoplegia

One-half Full Amount
One-quarter Full Amount

Adding/Increasing Coverage

During open enrollment, you may add or increase AD&D coverage. Evidence of Insurability is not required in order to add or increase AD&D coverage.

[**Accidental Death and Dismemberment Booklet**](#)