# ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

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 because 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:** | **Benefit Payable:** |
|---|---|
| Life | Full Amount |
| Both Hands or Both Feet | Full Amount |
| Sight of Both Eyes | Full Amount |
| One Hand and One Foot | Full Amount |
| One Hand and Sight of One Eye | Full Amount |
| One Foot and Sight of One Eye | Full Amount |
| Speech and Hearing in Both Ears | Full Amount |
| One Hand or One Foot | One-half Full Amount |
| Sight of One Eye | One-half Full Amount |
| Speech or Hearing in Both Ears | One-half Full Amount |
| Thumb and Index Finger of the Same Hand | One-quarter Full Amount |
| Quadriplegia | Full Amount |
| Paraplegia | One-half Full Amount |
| Hemiplegia | One-half Full Amount |
| Diplegia | One-half Full Amount |
| Monoplegia | One-quarter Full Amount |

**Adding/Increasing Coverage**

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

**Accidental Death and Dismemberment Booklet**