

# GROUP ACCIDENTAL DEATH AND DISMEMBERMENT CERTIFICATE SUMMARY



This summary describes the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. The capitalization of a term not normally capitalized according to standard punctuation rules indicates a word or phrase that is a defined term in the Certificate. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on October 4, 2018.

## POLICY INFORMATION

Policyholder: City of Tuscaloosa  
Policy Effective Date: October 1, 2009  
Policy Number: GLUG-AE3M  
Class(es): All Eligible Active Employees covered for AD&D

Policy Anniversary: October 1  
Group Number: G000AE3M

## ELIGIBILITY

You (the Employee) must be performing the normal duties of Your regular job for the Policyholder on a regular and continuous basis 30 or more hours each week to be eligible for insurance.

## WHEN INSURANCE BEGINS

An eligible Employee will become insured on the first day of the month that coincides with or follows the day the Employee becomes eligible, subject to certain conditions (as described in the When Insurance Begins provision in the Certificate).

Additional eligibility conditions apply as described in the Certificate.

## BENEFIT AMOUNT(S)

### Insurance for You (The Employee)

Your amount of accidental death and dismemberment (AD&D) insurance is equal to \$25,000.

### Benefit Reduction(s)

As You grow older, the amount of life and AD&D insurance for You will be reduced according to the following schedule:

At the Age of:	The Original Amount of Insurance Will Reduce by:
65 .....	35%
70 .....	60%
75 .....	80%

## FEATURE(S)

### Additional Accidental Death and Dismemberment (AD&D) Benefit(s)

In addition to basic AD&D benefits, You are protected by the following benefit(s):

- Airbag
- Seat Belt

### Continuation of Insurance for Layoff or Leave, Injury or Sickness, or Partial Disability

You may be able to continue insurance from the day You cease to be Actively Working, subject to certain conditions.

## EXCLUSION(S)

Several exclusions apply to the accidental death and dismemberment (AD&D) benefits as described in the Certificate.