

Accidental Death & Dismemberment Insurance for Members of the Alberta Medical Association



Accidents are the fifth leading cause of death for Canadians.¹ The number of injuries that don't result in death are even higher, leaving accident survivors to face sudden expenses and difficult lifestyle changes. AD&D coverage helps protect you and your family in the event of an accident.

The Benefits

For only a few dollars a month, you can purchase high limit, 24-hour accident protection for yourself and your family regardless of your health history.

In addition to a death benefit, this plan provides valuable living benefits to help protect your family's financial security if you are injured, such as:

- two times principal sum for paralysis
- home and vehicle modification
- rehabilitation benefits

How does it Work?

You choose a principal sum amount from \$50,000 to \$1,000,000 in units of \$50,000.

You may also add family coverage. If you select family coverage, your family will automatically be insured for the following amounts:

Your spouse will be insured for 50% of the principal sum you select for yourself. If you do not have any eligible dependent children your spouse will be insured for 60%.

Each dependent child will be insured for 15% of the principal sum you select for yourself. If you do not have a spouse, each dependent child will be insured for 20%.

What does it cost?

The monthly premium rates per \$1,000 of coverage are:

- **Single:** \$0.01
- **Family:** \$0.02

To calculate your rate multiply the principal sum amount times the premium rate shown above.

For Example: Your premium for \$100,000 of coverage would be:

- **Single:** \$1.00/month
- **Family:** \$2.00/month

Schedule of Losses:

Loss of	Percentage of Principal Sum paid
Life	100%
Entire Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and Entire Sight of One Eye	100%
One Foot and Entire Sight of One Eye	100%
Speech and Hearing in Both Ears	100%
Brain Death	100%
Coma	100%
Both Arms, Boths Hands, Both Legs or Both Feet	200%
Use of Both Arms, Both Hands, Both Legs or Both Feet	200%
Quadriplegia	200%
Paraplegia	200%
Hemiplegia	200%
One Arm or One Leg	75%
Use of One Arm or One Leg	75%
One Hand or One Foot	75%
Use of One Hand or One Foot	75%
Entire Sight of One Eye	75%
Speech and Hearing in Both Ears	75%
Thumb and Index Finger of Same Hand	33%
Use of Thumb and Index Finger of Same Hand	33%
Four Fingers of Same Hand	33%
Hearing in One Ear	33%
All Toes of Same Foot	25%

Summary of Additional Plan Features

Day Care Benefit: Helping pay for day care costs for young children left behind when an accident results in the death of an insured.

Spousal Occupational Training: Helping the spouse of an insured following a death due to injury gain specialized training for active employment.

In-Hospital Confinement Monthly Income: Providing financial help to an insured with unforeseen expenses when an accident results in hospital confinement.

Cosmetic Disfigurement Benefit: Helping an insured recover from disfigurement when an accident results in third degree burns.

Home Alteration & Vehicle Modification: Making the necessary modifications to an insured's home and vehicle when an accident results in injury, excluding loss of life benefit.

Rehabilitation Benefit: Special training for an insured when injuries result in a need to change occupations.

Bereavement Benefit: Providing family members with grief counseling support to help see them through the difficult times following a death as a result of an accident.

Special Education Benefit: Helping to pay post-secondary school costs for older children when an accident results in the death of an insured.

When Injuries happen away from home

Family Transportation: Bringing a family member to an insured's bedside when an injury results in hospital confinement 100 km or more away from home.

Repatriation Benefit: Returning an insured's body to their city of residence when an accident results in death more than 150 km away.

Identification Benefit: Travel costs associated when a family member is required to identify an insured's body when an accident results in death more than 150 km from home.

Family Plan Additional Coverage

Common Disaster Benefit: Should both the Insured Employee and the Insured Employee's spouse both lose their lives, the spouse's loss of life benefit shall be increased to equal 100% of the Insured Employee's principal sum.

Extended Family Benefit: Up to six months of extended coverage to the spouse and dependent children if an insured person suffers a loss of life in a covered accident.

Special Benefit for Dependent Children:

Loss of	Percentage of Child's Principal Sum paid
Life	100%
Two Hands	100%
Two Arms	100%
Two Legs	100%
Two Feet	100%
One Hand and One Foot	100%
Entire Sight of Both Eyes	100%
Speech and Hearing	100%
Quadriplegia	100%
Hemiplegia	100%
Paraplegia	100%
One Arm or One Leg	100%
Speech or Hearing	100%
One Hand	100%
One Foot	100%

Also Included

Continuance of Coverage: Extension of coverage can be arranged for up to a year in the event of being laid-off, short-term disability, or leave of absence.

Seat Belt Benefit: Increases the principal sum amount, if an insured person's accident occurs in a vehicle while wearing a seat belt.

Conversion Privilege: Employees may convert to an individual plan when employment circumstances change.

Waiver of Premium: When an employee is totally disabled for an extended period of time the insurer will waive premiums due during that eligible period of disability.

Critical Disease Benefit: Providing financial help to an insured who is totally disabled by a Critical Disease and unable to perform the duties of any occupation.

Eyeglasses and Contact Lens Benefit: For the purchase of eyeglasses or contact lenses as a result of an accident.

Funeral Expense Benefit: Helping pay for customary funeral expenses when an accident results in the death of an insured.

Questions?

If you have any further questions regarding this coverage please contact your Plan Administrator, ADIUM Insurance Services at 1.888.492.3486

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