

Accidental Death and Dismemberment

Accidental Death and Dismemberment (AD&D) is available to all active employees and their dependents eligible for health benefits with the State. AD&D is offered through Securian. AD&D insurance provides beneficiaries with additional financial protection if an insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere. Evidence of insurability is not required.

You can choose individual or family coverage in an amount equal to:

- \$100,000,
- \$200,000, or
- \$300,000.

If you choose family coverage, the amount of a dependent's AD&D insurance is based on the composition of the employee's family as follows:

Employee's Family Consists of	Amount of AD&D Insurance
Spouse and Eligible Children	Spouse: 55% of employee's amount of insurance Each Child: 15% of employee's amount of insurance*
Spouse and No Eligible Children	65% of employee's amount of insurance
No Spouse but Eligible Children	25% of employee's amount of insurance*

*The maximum benefit for child coverage is \$50,000

How the Plan Works

Benefits will be paid within 365 days after the date of an accident. The plan will pay a percentage of the principal benefit amount depending on whether there is a loss of life or dismemberment. If more than one covered loss is sustained during one accident, the plan will pay all losses up to the principal sum.

As with Term Life Insurance, coverage under the AD&D Plan entitles you to additional benefits through Securian. For more information or questions about additional services, conversion policies, limitations, definitions, restrictions, terminating events, or exclusions, please call Securian at 1-866-883-3514 or visit their dedicated website for the State of Maryland's Group Term Life Insurance Plan: www.LifeBenefits.com/Maryland.