

Member FAQ

- Q. Do I automatically receive the \$1,000 no-cost basic insurance?
- A. No. You must complete and return the enrollment form.
- Q. Do I have to buy additional coverage in order to get the \$1,000 basic?
- A. No. The \$1,000 AD&D insurance coverage is provided as our gift to you, at no cost, as long as you maintain your account with us.
- Q. Does this cover on-the-job accidents?
- A. Yes. The coverage is effective 24 hours a day, worldwide.
- Q. How much additional coverage may I choose? Can I get insurance for my spouse and family, too?
- A. AD&D insurance has coverage levels to fit your budget, from \$10,000 to \$300,000. Spouses and unmarried children under the age of 21 years (age 25 if full-time students) may be insured under the family plan. If the family plan is selected, spouses are insured for 50%. Dependent children are each insured for 20%. If your household does not have any dependent children, the spouse's coverage rises to 60% of the additional coverage selected. If you do not have a spouse, dependent children's coverage rises to 25%.
- Q. Do I have to take a medical exam or answer a lot of health questions?
- A. No. There are no medical questions or physical exams required to qualify.
- Q. I bought additional coverage, and I received something called "added benefits." What does this mean?
- A. You automatically receive five added benefits that are included with your insurance.
- (1) Common Carrier Accidental Death: Pays twice the face value of your additional coverage.
- (2) Educational Assistance: Pays a benefit to each dependent child who is enrolled as a full-time student in an institution of higher learning.
- (3) Anti-Inflation: After two years of continuous coverage, benefit increases a specific percentage until it reaches 125% of the original amount.
- (4) Hospital Income Benefit: Pays 1% of the Voluntary Insurance benefit up to \$2,500 a month for hospital stay for more than 7 days (starting within 30 days of accident as the result of a covered Injury).
- (5) Day Care Benefit: Pays 2% of the Voluntary Insurance benefit or \$2,000 (whichever is less) each year for two years, for each Eligible Dependent (under age 14 at the time of your death) who is enrolled in a Day Care Program. Your Insurance Coverage Document will explain all of the specifics of these added benefits (including exclusions, limitations and terms of coverage).
- Q. Is there an age cutoff?

What happens if your member asks a question, and you are unsure of the answer?

Call! Trained representatives are available to assist both employees and members.

Call toll free at 1-866-957-4064 weekdays, 7:00 a.m. to 8:00 p.m., Saturdays, 8:30 a.m. to 5:00 p.m., CST.

