



**Westchester Medical Center Health Network  
provides this valuable benefit at no cost to you.**

All Other Full-Time and Regular Part-Time Non-Executive Employees Excluding NYSNA, CSEA, 1199, and 1199B Employees

## Life and AD&D Insurance

### **Safeguard the most important people in your life.**

Consider what your loved ones may face after you're gone. Term life insurance can help them in so many ways, like helping to cover everyday expenses, pay off debt, and protect savings. Accidental death and dismemberment (AD&D) insurance provides additional benefits if you die or suffer a covered loss in an accident, such as losing a limb or your eyesight.

#### **At a glance:**

- A cash benefit of one and one-half times Annual Earnings rounded to the next higher \$1,000 (up to \$750,000) to your loved ones in the event of your death.
- A cash benefit of one times Annual Earnings rounded to the next higher \$1,000 (up to \$750,000) if you die in an accident.
- AD&D Plus: If you suffer an AD&D-covered loss in an accident, you may also receive benefits for the following in addition to your core AD&D benefits: coma, plegia, education, childcare, spouse training. Additional conditions are outlined in your policy.
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support services.

**You also have the option to increase your cash benefit by securing additional coverage at affordable group rates.  
See the enclosed optional life insurance information for details.**

#### **Additional details**

**Accelerated death benefit:** Enables you to receive a portion of your policy death benefit while you are living. To qualify, a medical professional must diagnose you with a terminal illness with a life expectancy of fewer than 12 months.

**Conversion:** You may be able to convert your group term life coverage to an individual life insurance policy if your coverage decreases or you lose coverage due to leaving your job or for other reasons outlined in the plan contract.

**Benefit reduction:** Your employee Life/AD&D coverage amount will reduce by 35% when you reach age 70 and an additional 15% of the original amount when you reach age 75. Benefits end when you retire.

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

**REMINDER: Please review your beneficiary(ies) to ensure they are up to date. It's good practice to review, and if necessary update, your beneficiary(ies) annually.**

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the policy, the policy will govern.

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State limitations apply. Beneficiary Grief counseling is the only benefit available to a beneficiary(ies) of policies issued in the state of New York. Online will prep is the only benefit available to insured employee and dependents of policies issued in the state of Washington.

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The *TravelConnect*® program is not available to insured employees and dependents of policies issued in the state of New York and Washington. Access only program available to insured employees and dependents of policies issued in the state of Missouri and Texas. Benefits provided under the Access Only program exclude payment for paid services.

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