ASSOCIATED GENERAL CONTRACTORS OF CALIFORNIA
ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE BENEFITS

CIGNA
ACCIDENTAL DEATH AND DISMEMBERMENT

Accidental Death and Dismemberment benefits are provided by CIGNA. Benefit amounts are available for $25,000, $50,000, $100,000 and $150,000. Select either individual or family coverage.

Under the family plan you can insure your spouse and/or dependent child(ren). The amount is based on the composition of the family at the time of loss and is expressed as a percentage of you benefit amount as follows:

1. At the time of loss the family consists of employee, spouse, and dependent child(ren)
Employee……..100%
Spouse under age 70 ……..40%
Each Child ……..10%

2. At the time of loss the family consists of employee, spouse, but NO dependent child(ren)
Employee……..100%
Spouse under age 70 ……..50%

3. At the time of loss the family consists of employee, dependent child(ren), but NO spouse
Employee……..100%
Each Child ……..15%

Example: Under the Family Plan, the employer elects $100,000. The family consists of the employee, spouse and three
Employee Amount ……. $100,000
Spouse ..……. $40,000
Each Child ..……. $10,000
Monthly Cost ..…….. $10

A Brief Summary of AD&D Plan Benefits

If injuries result in death or dismemberment within one year of the date of the accident, the plan will pay as follows:
Loss of life …… Full Benefit Amount
Loss of two or more members …… Full Benefit Amount
Loss of speech and hearing …… Full Benefit Amount
Loss of one member …… One-Half Benefit Amount
Loss of speech and hearing …… One-Half Benefit Amount
Loss of thumb and index finger of same hand …… One-Quarter Benefit Amount

Member means hand, foot, or eye.

Only one amount, the largest to which you are entitled, is paid for all losses resulting from one accident.

Monthly AD&D Rates

Northern and Southern California

Benefit Amount	Employee Only Plan	Family Plan
$25,000.00	$4.00	$5.00
$50,000.00	$6.00	$7.00
$100,000.00	$9.00	$11.00
$150,000.00	$11.00	$14.00

If you are age 70 or older at the time you sustain injuries in a covered accident, you benefit reduces to 70% of selected plan benefit amounts; at age 75, to 45%; at age 80, to 30%; at age 85, to 15%. Coverage for your spouse ceases at his or her attainment of age 70.