

You are eligible for coverage as follows:
 Exempt Employees: on your date of hire
 Non-Exempt Employees: on the first day of the month following 60 days of Active

Available Coverage:

	Benefit Amount	Maximum
Employee	\$25,000	\$25,000

Benefit Details:

If, within 365 days of a Covered Accident, bodily injuries result in We'll pay this % of the Benefit Amount

Loss of life; Quadriplegia; Loss of both hands or feet; Loss of sight in speech and hearing (both ears)	100%
Paraplegia	75%
Hemiplegia; Loss of one hand, one foot, sight in one eye, speech Severance and Reattachment of one hand or	50%
Uniplegia; Loss of all four fingers of the same hand; or Loss of hand	25%
Loss of all toes of the same foot	20%

For Comas: You will receive 1% of the full benefit amount each month, for up to a maximum of 12 months in a coma for 30 days or more as a result of a Covered Accident. If the covered person dies, the full benefit amount will be paid.

Additional Features:

For Wearing a Seatbelt & Protection by an Airbag: You will receive an additional 10% benefit but not more than \$10,000 if you die in a covered automobile accident while certified to be wearing a seatbelt or approved child restraint. We will increase the benefit by an additional 5% but not more than \$10,000 if the insured person was also positioned and properly deployed Supplemental Restraint System (Airbag).

For Exposure & Disappearance Benefits: Benefits are payable if you or an insured family member suffer a covered element as a result of a Covered Accident if your family member's body is not found within one year of the disappearance of the conveyance in which you or an insured family member were riding, on a trip other than a business trip.

