



Fiscal Year 2007-2008

Accidental Death & Personal Loss Insurance (AD&PL)

Supplemental AD&PL Insurance for Yourself

In addition to the automatic coverage provided by MCCCED, you can purchase additional coverage for yourself. The cost of coverage and the amount of benefit you will receive depends on how much additional AD&PL insurance you purchase. No evidence of insurability is required. You can elect up to \$150,000 of coverage regardless of your salary. Coverage over that amount is limited to the lesser of 10 times your annual base salary or \$500,000. For example: If you make \$20,000/year, the maximum amount of AD&PL insurance coverage you can elect is \$200,000.

Accidental Death and Personal Loss Benefit Payments

<u>Loss</u>	<u>Benefit as a % of coverage</u>
Loss of Life	100%
Loss of Both Hands, Both Feet	100%
Loss of Entire Sight of Both Eyes	100%
Loss of one arm or one leg	70%
Loss of One Hand or One Foot	50%
Loss of Entire Sight of one Eye	50%
Loss of Speech	50%
Loss of Hearing in Both Ears	50%
Loss of Thumb and Index Finger of the Same Hand	25%

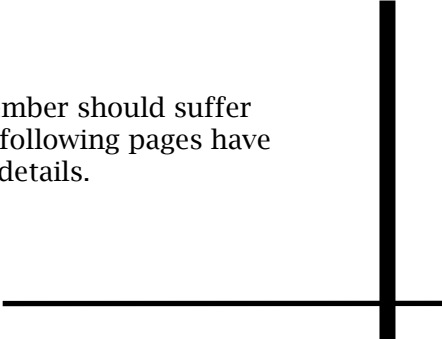
For a benefit to be payable, the loss must occur within 365 days of the accident. If more than one loss occurs as the result of the same accident, the total payment for all losses cannot exceed 100% of the insured's Principal Sum. The Principal Sum is the amount elected by you on your enrollment form. Please check your group policy for exclusions or limitations.

Naming a Beneficiary

When you sign up for AD&PL insurance, your beneficiary will automatically be the same as the person(s) you selected for automatic term life insurance. However, if you wish to name a different beneficiary for your AD&PL insurance, you may do so. **It is your responsibility** to keep your beneficiary designation up-to-date. You can find the beneficiary form on the benefits web site at <http://www.dist.maricopa.edu/hrweb/benefits>.

Additional AD&PL Benefits

The AD&PL insurance plan pays additional benefits if you or a family member should suffer accidental death or personal loss. Each of the benefits described on the following pages have specific conditions that apply. Please check your group policy for more details.





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Coma Benefit

If you or a covered dependent suffers a bodily injury caused by an accident and as a direct result becomes comatose, a monthly benefit of 5% of the Principal Sum will be paid monthly for up to 11 months after the person has continually been comatose for at least 30 consecutive days. After 12 months of continuous coma, the balance of the Principal Sum is payable.

Passenger Restraint and Airbag Coverage

If you and/or a covered dependent are killed as a result of a covered accident in a four-wheel vehicle and are wearing a seat belt:

Employee benefit: \$10,000.
Each covered dependent benefit: The lesser of \$10,000 and your covered dependent's Principal Sum.

Airbag Benefit Maximum: One half of a person's Passenger Restraint Benefit

The Airbag Benefit is payable only if a Passenger Restraint Benefit is paid. The total combined maximum benefit payable is \$15,000.

Paralysis

If you suffer a bodily injury in an accident and if within 30 days after the accident and as a direct result of the injury, you are stricken with one of the following forms of paralysis, a paralysis benefit is payable in one lump sum based on the following schedule.

Uniplegia..... 25%
Hemiplegia 50%
Paraplegia 50%
Quadriplegia 100%

Child & Spouse Education Benefit

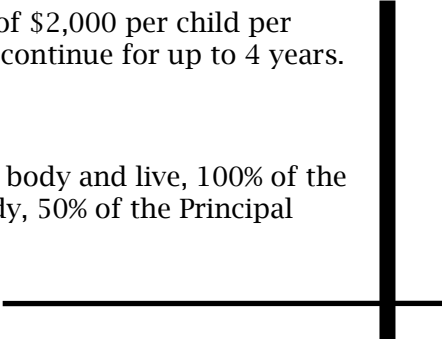
If your eligible dependent child(ren) are covered on the date of an accident which resulted in your loss of life for which benefits were payable, 5% of your Principal Sum to a maximum of \$5,000, will be paid annually to each child enrolled as a full-time student in a college, university, trade school, OR who is in the 12th grade and enrolls as a full-time student within 365 days after your death. Payments may continue for up to four years, per eligible dependent, as long as the child remains in school full time.

Child Care

Provides 3% of the employee's or spouse's Principal Sum to a maximum of \$2,000 per child per year in the event of loss of life of either or both parents. Payments may continue for up to 4 years.

Burn Benefit

For covered individuals that receive third degree burns over 75% of their body and live, 100% of the Principle Sum is payable. Third degree burns covering 50-74% of the body, 50% of the Principal Sum is payable.





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Travel Assistance Services

If an accident or illness occurs while traveling on vacation, travel assistance for employees and family members is available 24 hours a day, 365 days a year. This benefit includes the following assistance: medical referrals, prescription replacement, medical evacuation, return of dependent children, emergency medical payments, emergency travel arrangements, etc.

Travel assistance is provided by Aetna Travel Assistance Services by calling 1-877-935-3704 (U.S. & Canada) abroad, call (312) 935-3704 collect. Please contact the MCCCD Benefits Department or the Benefits web page for a brochure with more details.

Travel Care Benefits

If a Physician orders the emergency medical evacuation of you or your insured family member because of an injury or sickness while traveling outside your country, reasonable expenses will be paid for economy airfare for travel companions; and the repatriation of remains in the event of loss of life. This medical evacuation service is available for one evacuation per insured member per term, with the cost of an evacuation not to exceed \$150,000.

Repatriation of Remains

In the event of a qualified persons death occurring 200 miles or more outside of the principal residence, the benefit will pay up to a maximum \$5,000 to prepare and transport the body to a mortuary.

Identity Theft & Legal Reference

Free and discounted legal services are available to the insured. Get legal forms and information for free. Use the services available through the Legal Reference Program. The Legal Reference Program gives you access to:

- Free legal forms and information via the Web or toll-free number
- Identity Theft Services - victim assistance at a difficult time, included at no extra charge.
- Simple Will, Living Will, Healthcare Power of Attorney, Financial Power of Attorney documents provided free.
- It's fast, easy, and confidential

Service Hours: 7 a.m. to 7 p.m. Central Time

Call toll free: 888-257-2934

Visit the Web: www.ichooselegal.com

