

## Group Voluntary Accident insurance cost

During open enrollment, employees have the opportunity to increase their overall insurance protection with low-cost, high-limit accidental death and dismemberment coverage that covers you 24 hours a day, on or off the job.

### Voluntary AD&D Monthly Costs

Zurich AD&D	Benefit	Cost
General Employee	3 or 5 times your Base Annual Salary to \$500,000	\$.028/\$1,000
General Family	Percentage of Employee Benefit	\$.038/\$1,000
Protective Employee	3 or 5 times your Base Annual Salary to \$500,000	\$.046/\$1,000
Protective Family	Percentage of Employee Benefit	\$.062/\$1,000

### Sample Premium Calculation:

	Monthly/Base Annual Salary	Benefit (3 or 5 times Salary)	Cost (\$1000 Benefit)	Monthly Payment (Cost x Benefit)
General Employee	\$1,500 / \$18,000	\$54,000 or \$90,000	\$.028	\$1.51 or \$2.52
General Family			\$.038	\$2.05 or \$3.42
Protective Employee	\$1,500 / \$18,000	\$54,000 or \$90,000	\$.046	\$2.48 or \$4.14
Protective Family			\$.062	\$3.35 or \$5.58

To determine your monthly payment simply multiply your Hourly Salary\* times 174 hours to determine your Monthly Salary which you can use to determine your Benefit. Any amount of wages or salary in excess of \$13,888.88 per month (3 times salary option) or \$8,333.34 per month (5 times salary option) shall not be included in computation of premium.

This document provides a general description of the primary features and characteristics of this insurance program solely for informational purposes and does not revise or amend the underlying policy underwritten by Zurich American Insurance Company (NAIC #16535 domiciled in New York), 1299 Zurich Way, Schaumburg, IL 60196-1056. Please refer to your individual policy for a detailed description of the insurance coverage, including the exclusions, limitations, restrictions, and termination, Policy Form GPA 0214266. In the event of a discrepancy between this document and your policy, the terms of your policy shall apply. All benefits are subject to the terms and conditions of your policy.

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