Goshen College, Inc. - All Regular Part-Time Employee
Your Summary of Group AD&D Ultra® Benefits
Basic Accidental Death and Personal Loss Coverage (AD&D Ultra®)
Coverage Effective Date: 01/01/2016

Your Group Life Insurance Benefits
Protecting your greatest asset - your family

Am I eligible for coverage?
You qualify if you are an active full or part-time employee working at least 20 hours a week. You must be working in an eligible group as defined by your employer.

If you are a new hire or have not been previously covered by your employer’s plan, coverage begins on the date of hire.

When does my coverage begin?
When does coverage become effective?*

*You must be actively-at-work for your coverage to begin. Other rules may apply. Please review your policy documents for more information.

How much coverage does my Employer provide?

Employer Paid - AD&D Ultra®
Your employer pays for a benefit in the amount of:

You: 1.5 times your basic annual earnings rounded to the next higher $1,000 to a maximum of $100,000

AD&D Ultra provides additional financial protection for the unexpected. AD&D Ultra pays a benefit if you are dismembered as the result of an accident, or an additional benefit to your life insurance benefit if you die as the result of an accident. It will also provide benefits for accidental; loss of eyesight, hearing or speech, loss of a limb, loss of limb use due to paralysis, disfiguring third-degree burns, or coma. Your basic coverage may begin to reduce when you reach a certain age.

Reductions that apply to Life Insurance
Your coverage will reduce as you age.

Your coverage will reduce as follows:
At age 65 your coverage will reduce by 35% of the original amount.
At age 70 your coverage will reduce by 50% of the original amount.
Goshen College, Inc.
Your Summary of Group Life and AD&D Ultra® Benefits

What additional features should I know about?

**AD&D Ultra® Features**
A benefit is paid to your surviving spouse/domestic partner or dependent children if you die in an accident.

**Seatbelt/airbag benefits:** If you or your dependent die from a motor vehicle accident while wearing a seatbelt, a benefit is paid. An added benefit is paid if an airbag inflated.

**Educational benefit:** For your spouse and each eligible dependent child under 23.

**Childcare Benefit:** For each dependent child under 13 to help pay for childcare.

**Repatriation of Mortal Remains:** If you or your dependent die in an accident 200 miles or more from home, a benefit will be paid to transport the body to your hometown funeral home.

**Aetna Life Essentials® Aetna Life Essentials web address:**

[www.aetna.com/aetnalifeessentials](http://www.aetna.com/aetnalifeessentials)

**Legal:** Create a will, living will, health care directive or a durable/financial power of attorney.

**Financial:** Financial planning to help your beneficiaries maximize their life/AD&D Ultra payment.

**Emotional:** Master-level social workers provide emotional support in the event of an advanced illness or disabling condition.

**Physical:** Save on gym memberships, fitness equipment, eyeglasses, contact lenses and hearing aids.