

## BASIC AD&D INSURANCE

Cedars-Sinai-paid accidental death & dismemberment (AD&D) insurance provides a payment to your beneficiary if you die as the result of an accident or partial payment to you if you lose a limb, sight, hearing, speech or become paralyzed due to an accident.

Employee coverage amount	1.5x annual base pay (\$50,000 minimum up to \$400,000 maximum)*
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## SUPPLEMENTAL AD&D INSURANCE

You can purchase additional AD&D insurance for you only or for you and your family. Your family's coverage is a percentage of your coverage.

Employee only	Increments of your annual base pay 1 x annual base pay to 7 x annual base pay up to \$3 million maximum
Employee and family	Family coverage amounts are a percentage of employee coverage:
	• Spouse/DP only = 60%
	• Spouse/DP = 50% and Child(ren) = 10%
	• Child(ren) only = 20%

## Purchasing Supplemental AD&D

Supplemental AD&D Insurance Premiums	
Employee only	Employee and family
\$0.016/\$1,000 of coverage	\$0.029/\$1,000 of coverage

- You don't have to complete a health statement or get insurance company approval for supplemental AD&D insurance coverage.
- You will need to designate beneficiaries for your AD&D death benefits.
- If you enroll in family coverage, your family members are automatically covered. If your spouse/DP or a child dies, the insurance company will require proof of their relationship to you at that time. Your spouse/DP and children cannot name beneficiaries; their AD&D proceeds would be paid to you.
- You must be actively at work (and enrolled family members cannot be disabled or hospitalized) for coverage to start.

## AD&D Insurance Q&As

### What is dismemberment?

If an accident causes you to lose a limb, sight, hearing, speech or become paralyzed, the policy pays a percentage of the coverage amount to you; the amount depends on the type of injury.

AD&D does not cover self-inflicted injury or death, even if accidental. For details, see the insurer booklets posted on the Benefits Portal at [Cedars-Sinai.MyBenefitChoice.com](https://cedars-sinai.mybenefitchoice.com) (About Our Benefits > Select Summary Plan Descriptions).

### When my pay changes, does my coverage change?

**Basic AD&D insurance:** When your annual base pay increases or decreases, your coverage changes to mirror your new base pay automatically. Increases occur the first day of the month; decreases take effect immediately.\*

**Supplemental AD&D insurance** coverage and premiums are set each July 1 (based on your April 1 annual base pay and age on July 1) and remain the same through the next June 30.

### \*Does coverage reduce when I get older?

Yes. Under basic and supplemental life and AD&D insurance, coverage amounts and premiums are reduced starting the July 1 after turning age 70: at age 70 to 65%; at age 75 to 45%; at age 80 to 30%. (The reduction is on the original amount of coverage.)

### Are AD&D insurance benefits taxed?

Employer-paid AD&D coverage is tax-free.

### Are AD&D insurance proceeds taxed?

No. The lump-sum payment your beneficiary would receive is not taxable income. If the AD&D proceeds are paid out over a period of time and include interest, the interest is taxable.

### If I leave Cedars-Sinai, can I keep my AD&D insurance coverage?

No. AD&D insurance cannot be continued if you leave Cedars-Sinai.

### When does coverage end?

- Your coverage (and any family coverage) ends on your last day of Cedars-Sinai employment (or the day you switch to a non-benefits-eligible job).
- Child coverage will be canceled (and their premiums will stop) when your youngest child turns age 26. For coverage to be canceled at the right time, be sure to list all dependent children on the enrollment site: [Cedars-Sinai.MyBenefitChoice.com](https://cedars-sinai.mybenefitchoice.com)