

# Core Accidental Death & Dismemberment

You must enroll to receive this no-cost benefit. This benefit does not require re-enrollment.

The Core Accidental Death and Dismemberment (AD&D) insurance plan is underwritten by A.C. Newman and Company on behalf of Gerber Life Insurance Company (Gerber). It can pay a benefit if you suffer a loss as the result of a covered accident while you are insured under the plan. It also pays a benefit if you suffer certain disabling injuries while covered. The coverage is effective 24 hours a day, 365 days a year. It includes accidents on or off the job, while traveling by car, plane, train, boat or any other public or private form of transportation, excluding while flying in any aircraft that is owned or leased by or on behalf of the State of North Carolina or aircraft being used for or in connection with fire fighting, exploration, pipe or power line inspection or aerial photography. This coverage is in addition to any other coverage you have under any other insurance policy.

## Coverage

The amount of insurance provided to you, if elected, at no cost is called the Principal Sum.

Principal Sum	Cost for Employee
\$10,000	\$0.00

If you suffer any one of the losses listed on the chart below, as the result of a covered accident, the loss will be deemed a covered loss and paid, as listed. The maximum percentage paid for losses from any one accident is 100%.

Loss of	Percentage Principal Sum
Life	100%
Sight of Both Eyes	100%
Speech and Hearing of Both Ears	100%
Both Hands or Both Feet	100%
One Hand and One Foot	100%
Loss of Use of Four Limbs	100%
Loss of Use of Three Limbs	85%
Loss of Use of Two Limbs	75%
Loss of Use of One Limb	50%
Either Hand or Foot	50%
Sight of One Eye	50%
Speech or Hearing of Both Ears	50%
Hearing of One Ear	25%
Thumb and Index Finger of Same Hand	25%

**Note:** Loss of hand means complete, total and irrecoverable loss of use of a hand at or above the wrist. Loss of foot means complete, total and irrecoverable loss of use of a foot at or above the

ankle joint. Loss of sight is defined as complete, total and irrecoverable loss to the sight of an eye. Loss of thumb and index finger is defined as complete, total and irrecoverable loss of thumb and index finger at or above the knuckles. Loss of speech or hearing is defined as complete, total and irrecoverable loss of speech or hearing.

## Coverage After Age 70

If you are actively at work at age 70 and beyond, the percentage of the amount payable declines as follows:

Age	Percentage of Full Benefit
70 – 74	65%
75 – 79	45%
80 – 84	30%
85 and older	15%

## Worldwide Emergency Travel Assistance Services

These services are provided by Assist America, Inc. to arrange and pay for the following when a medical emergency happens more than 100 miles from your home or in a foreign country:

- Medical Consultation, Evaluation & Referral
- Hospital Admission Guarantee
- Emergency Medical Evacuation
- Critical Care Monitoring
- Medically Supervised Repatriation
- Prescription Assistance
- Emergency Message Transmission
- Transportation to Join Patient
- Care for Minor Children
- Return of Mortal Remains
- Emergency Trauma Counseling
- Lost Luggage or Document Assistance
- Interpreter & Legal Referrals
- Pre-Trip Information

Worldwide Emergency Travel Assistance services are provided by Assist America, Inc. and are available to only you.

Trips exceeding 90 days from legal residence are excluded (unless separate Expatriate coverage is purchased). Call 800-257-0930 for more information.

Other exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The service is not valid after termination of the coverage and may be withdrawn at any time.

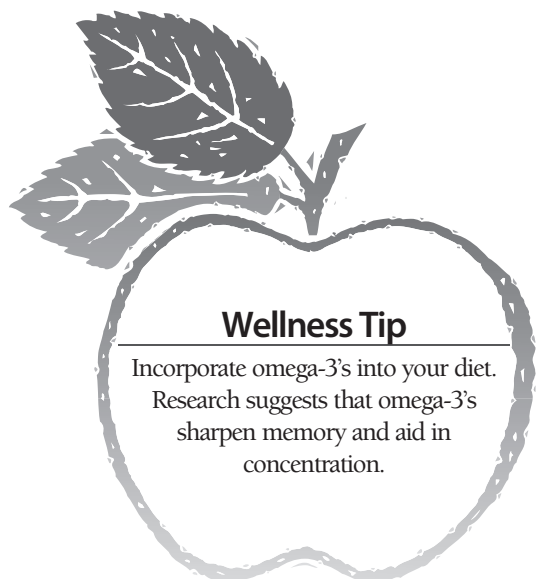
### Underwritten by A.C. Newman & Company on behalf of Gerber Life Insurance Company

The information in this guide is in abbreviated form only. It is provided to give you a general understanding of the Gerber insurance coverage available to you, but it is subject to verification by Gerber. Your actual coverage and amounts are subject to all the terms, limitations and exclusions in your Gerber Certificate of Coverage. If the information in this guide differs from the group insurance policy held by your employer or plan administrator, the terms of that group insurance policy will govern.

## What is Excluded from Coverage

Please note that coverage will not be in place during an unpaid leave of absence. We will not pay a claim for a loss that is caused by or resulting from:

- suicide or self-inflicted injury; whether sane or not (in Missouri, while sane);
- bacterial infection, except those which occur with a cut or wound at the time of an accident;
- any kind of disease;
- medical or surgical treatment (except surgical treatment required by the accident);
- war or any act of war;
- injury sustained while riding as a pilot, operator or crew member of any aircraft;
- injury sustained while in any of the armed forces (land, sea or air) of any country or international authority, except while on temporary domestic National Guard or Reserve duty for less than 30 days;
- voluntarily taking any drug, chemical or controlled substance, unless taken as prescribed by a licensed physician;
- committing or attempting to commit a felony; or
- operating any vehicle with a blood alcohol level greater than the legal limit.



## Benefit Highlights of Core AD&D and Voluntary AD&D

	Core AD&D	Voluntary AD&D	
	Employee Only	Employee Only	Family
Your Cost Per Month (if elected)	\$0.00	\$1.90*	\$3.00*
Your Benefit Amount	\$10,000	\$100,000 *	\$100,000*
Enroll During Annual Enrollment	✓	✓	✓
Accidental Death & Dismemberment	✓	✓	✓
Accidental Loss of Use	✓	✓	✓
Assist America Worldwide Emergency Travel Assistance Services	✓	✓	✓
Rehabilitation Benefit		✓	✓
Common Disaster Benefit		✓	✓
Survivor's Benefit		✓	✓
Coma Benefit		✓	✓
Accidental In-Hospital Indemnity		✓	✓
College Education		✓	✓
Spouse Training Benefit		✓	✓
Seat Belt Benefit		✓	✓
Air Bag Benefit		✓	✓
Criminal Assault Benefit		✓	✓
War Risk Benefit		✓	✓
Accidental Permanent Disfigurement Benefit		✓	✓
Accidental HIV Benefit		✓	✓
Custodial Care Benefit		✓	✓
Therapeutic Counseling Benefit		✓	✓
Adaptive Home & Vehicle Benefit		✓	✓
Funeral Expense Benefit		✓	✓
Surgical Reattachment Benefit		✓	✓
Conversion		✓	✓
Portability		✓	✓
Coverage for Your Spouse			✓
Coverage for Your Dependent Children			✓

See page 31 for complete information about the Voluntary AD&D benefit.

\*\$100,000 benefit amount is one example. Other benefit amounts are available from \$50,000 to \$500,000.