
Death and AD&D Benefits

Death and Accidental Death and Dismemberment (AD&D) benefits provide a source of financial protection if you die or suffer certain serious injuries as the result of an accident.

This section is the Summary Plan Description (SPD) for the Death and AD&D coverage provided by the Benefit Fund for members. It provides a detailed explanation of the Plan.

Death and AD&D Benefits

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Death and AD&D Benefits



Eligibility and Enrolling

Who Is Covered

Death and accidental death and dismemberment (AD&D) benefits are provided for Wage Class I, II and III members, but not their dependents.

Death Benefits

If you die while you are covered under the plan, your beneficiary will receive a death benefit. Your primary beneficiary is the person or persons you choose to receive this benefit if you die while a member.

You elect a beneficiary by completing an Enrollment Form. If you name more than one primary beneficiary, you may specify different amounts to be paid to each. If you do not specify different amounts, your primary beneficiaries will receive equal shares. You can change your beneficiary at any time by completing an Enrollment Change Form and filing it with the Fund Office.

If you do not name a beneficiary, or if your beneficiary dies before you, the Plan will pay your death benefits to one of the following, at the option of the Fund:

- ◆ your spouse,
- ◆ your children,
- ◆ your parents,
- ◆ your brothers and sisters or
- ◆ your estate.

Payment will be made in equal shares in cases of multiple beneficiaries.

If your beneficiary is a minor or a person who is incapable of handling his or her own affairs, payment will be placed in a trust with a reputable financial institution under the direction of the beneficiary's legal guardian.

The amount of your death benefit depends on your Wage Class and the length of time you have been covered under the plan, as shown in this chart:

Length of coverage	Wage Class I	Wage Class II	Wage Class III
Less than 1 year	\$1,250	\$1,250	\$1,250
One or more years	Your annual pay up to \$15,000	\$2,500	\$1,250

If there is a lapse in coverage for more than 30 days for any reason, the death benefit will be re-established at the first-year level of \$1,250 for a period of one year from the date the coverage is reinstated.

Accidental Death & Dismemberment (AD&D)

Accidental death and dismemberment (AD&D) coverage is in addition to your death benefit. The Plan covers death or certain serious injuries that result from an accident covered by the plan; certain accidents are not covered, as explained on the following page. The plan's benefits are as follows:

AD&D INSURANCE BENEFITS

Loss	Benefit Payable
Life	Same as death benefit
Both hands, both feet, sight of both eyes, one hand and one foot, one hand and sight of one eye, or one foot and sight of one eye	Same as death benefit
One hand, one foot, or sight of one eye	50% of death benefit

AD&D benefits are payable for off-the-job accidents only.

Loss of a hand or foot means loss by severance at or above the wrist or ankle joint; loss of sight means total and permanent loss of sight. The maximum AD&D benefit payable for any one accident is the total amount of your death benefit.

When Benefits Are Paid

Death benefits are paid to your named beneficiary if you die from any cause. However, if your beneficiary is suspected of intentionally causing your death, payment will not be made until the case is resolved. (No benefits are paid if your beneficiary is convicted of causing your death.)

AD&D pays benefits only if your death or loss of limb or sight occurs within 90 days of an accident covered by the plan, and is a direct result of the accident. **AD&D benefits will not be paid if your injury or death is the result of:**

- ◆ a job-related injury,
- ◆ disease or illness of any kind,
- ◆ bodily or mental infirmity,
- ◆ war or any act of war (whether declared or undeclared),

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- ◆ self-inflicted injury or suicide,
 - ◆ drug overdose,
 - ◆ food poisoning,
 - ◆ hernias or
 - ◆ participation in a crime or attempted crime.

Death benefits and AD&D benefits may not be transferred, sold, assigned or pledged in any manner. These benefits also cannot be liable for or subject to contracts, liabilities, engagement, torts or obligations.

Claiming Benefits

If you die, your beneficiary should notify the Fund Office promptly by submitting an original of your death certificate and their name, address and phone number.

The beneficiary in the case of your accidental death will be the same beneficiary you designate for death benefits.

If you lose your sight or a limb, you must notify the Fund Office within 30 days after the injury occurs. You will need to provide:

- ◆ certified proof of the date and circumstances of the accident that resulted in the dismemberment and
- ◆ a completed claim form.

When Coverage Ends and Plan Information

The *Eligibility and Enrollment* section provides detailed information about when coverage ends and how benefits are affected by certain situations, such as disability.

See the *Plan Information and Rights* section for facts about how benefits are administered and your rights.

