

## ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

*The accidental death & dismemberment (AD&D) insurance plan provides benefits if an employee or a covered family member die or are dismembered (loss of eye, arm, leg, etc.) as a result of an accident.*

### Eligibility

#### Employee

Faculty and staff are eligible for group accidental death & dismemberment insurance coverage if they are employed in a "Regular" position with an FTE of .5 or greater or in a "Temporary" position for more than six

Additional Employee Plus One information may be found at the

occurs. Employees who are currently enrolled for "Employee and Family" accidental death & dismemberment coverage are not required to add a new dependent to their accidental death & dismemberment insurance policy.

## Birth of a Dependent Child

Coverage changes due to a birth of a child will be effective on the first day of the month following the date of the child's date of birth. Coverage changes due to a child born on the first day of the month will be effective immediately. The employee must provide appropriate documentation to verify the Permitted Election Change Event.

Coverage for a dependent child's baby may be added to the employee's (grandparent's) accidental death & dismemberment insurance policy only if the employee obtains 1) legal guardianship, or 2) adoption of the newborn child.

## Adoption or Legal Guardianship

Coverage changes due to a dependent child who is added as a result of adoption or legal guardianship will be effective on the first day of the month following the date of the child's adoption or legal guardianship. Coverage changes due to an adoption or attainment of legal guardianship which occurs on the first day of the month will be effective immediately. The employee must provide appropriate documentation to verify the Permitted Election Change Event.

## Marriage

Coverage changes due to marriage will be effective on the first day of the month following the date of marriage. Changes in coverage for a marriage occurring on the first day of the month will be effective immediately. The employee must provide appropriate documentation to verify the Permitted Election Change Event.

## Divorce or Legal Separation

Coverage changes due to a Nebraska divorce will be effective the first day of the month following the date the divorce decree is entered. Coverage changes due to a Nebraska legal separation will be effective the first day of the month following the date of the court order or separation agreement.

Coverage changes due to an Iowa divorce will be effective the first day of the month following the date the divorce decree is final. Coverage changes due to an Iowa legal separation will be effective the first day of the month following the date of the court order or separation agreement.

The employee must provide appropriate documentation to verify the Permitted Election Change Event.

## Termination of Coverage

Coverage terminates on the last day of the month following the date of termination or date the employee is no longer eligible for coverage. If the date of termination or employee's coverage ineligibility is the last day of the month, coverage will terminate immediately.

## Leave of Absence



