

**MCL**

# ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE



Accidental Death and Dismemberment insurance policies (AD&D) provide benefits for covered accidents that result in fatality, paralysis, the loss of a limb, eyesight, hearing or speech. An AD&D plan may include coverage for employees only or employees and dependents and typically provides 24-hour coverage no matter where a covered accident occurs, whether at work, home or away.

**MEMBERS ARE AUTOMATICALLY ENROLLED** to get the new \$2,500 AD&D insurance benefit. To purchase ANY additional insurance, MEMBERS WILL NEED TO ENROLL. Members\* can purchase up to \$250,000 in additional coverage at heavily-discounted group rates during the initial enrollment period for a total of \$252,500 in coverage.

## **\$2,500 IN FREE AD&D COVERAGE!**

### **What does MCL's AD&D insurance cover?**

Dismemberment  
Paralysis  
Deafness  
Blindness

### **Optional benefits available with AD&D coverage:**

Coma  
Car Accident  
Child Care & Education Needs  
Occupational Assault

**YOU WILL BE NOTIFIED WHEN YOU CAN  
ENROLL IN ADDITIONAL COVERAGE.  
NO MEDICAL EXAM, NO QUESTIONS ASKED.**

**ANY QUESTIONS?**

**CALL (888) 212-7822**

*\*AD&D benefits are currently available for active members only. Retirees are not eligible for these benefits.*

*Voya Financial is the underwriter of this policy. Voya is a Fortune 500 company and is highly rated by commercial rating agencies for financial strength and ability to meet claims and guarantees.*