

BENEFIT

CHAMBERS OF COMMERCE
GROUP INSURANCE PLAN®

facts:

Accidental Death and Dismemberment – a Benefit with Big Value

In a matter of seconds an accident can drastically change a life, and if that accident happens to one of your employees, your Chambers of Commerce Group Insurance Plan can offer support.

Accidental Death and Dismemberment (AD&D) is a benefit that offers a lump sum payment in the event of death, loss of limb, or any qualified injury resulting from an accident. Benefits are paid out in addition to other types of coverage so in the event of a loss of limb, for instance, an insured might receive disability payments as well as an AD&D payment. In the case of an accidental death, an insured's beneficiary would receive the traditional group life insurance benefit as well as a second, equal amount, through AD&D coverage.

If a serious injury occurs, the employee will likely face many challenges as they recuperate. To help with recovery, the Chambers Plan AD&D benefit will cover up to \$15,000 of expenses for occupational training. And up to an additional \$5,000 is available if you require special adaptive equipment or workplace modifications.

Together these payments can form the foundation of a program to help the employee re-enter the workplace after an accident. But AD&D benefits aren't limited to the workplace. Recognizing that an injury can affect how the individual interacts with his or her surroundings, there's a benefit of up to \$50,000 to modify the home or vehicle when a wheelchair becomes necessary as a result of the accident. This money can be used to offset the cost of projects like ramp installation, changes to the layout of the house, and vehicle control modification.

With the Chambers Plan, AD&D benefits are extensive and included in every benefit package. It is an often overlooked benefit, but can provide vital support at a critical time.

