



MemberCONNECT™ Accidental Death & Dismemberment

Vital Protection for Your Members— High Non-interest Income for Your Credit Union!

Offer your members excellent and affordable Accidental Death & Dismemberment (AD&D) coverage with a plan you can put in place quickly and easily. Your reimbursement income from this proven program is an important revenue source that can support other programs or additional staff.

AD&D Coverage Benefits

MemberCONNECT's AD&D insurance provides benefits in case of accidental death or dismemberment and helps protect members' financial security. No medical exam is required.

Members also have the option of purchasing up to \$300,000 of additional coverage (up to \$250,000 in some states).

Additional No-Cost Benefits for Member-Pay Coverage

Cost of Living Benefit

Increases coverage by 5% every 2 years. Maximum of 5 increases up to 25%.

Hospital Benefit

Pays up to \$1,000 per month for up to 12 months, for hospital inpatient confinement.

Double Accidental Death Benefit

Pays double the AD&D benefit if the insured is injured as a ticketed passenger as a result of traveling on a bus, train or other public form of transportation.

Additional No-Cost Benefits for Family Plan Coverage

Education Assistance

Up to \$3,000 a year (5 year maximum) for each child or a spouse attending college if the insured dies.

Grief Counseling

Pays \$50 per session (up to 10 sessions) if the insured sustains an injury resulting in accidental death.

Child Care Assistance

Pays up to \$160 per month for 12 months if the insured dies.

Child Savings Fund

Pays \$1,000 for each covered dependent if the insured suffers an accidental death.

AD&D Benefit Schedule	Coverage Amount
Accidental Death	100%
Loss of two of the following: hand, foot or eye	100%
Loss of one of the following: hand, foot or eye	50%
Loss of speech or hearing	50%
Loss of thumb and index finger of same hand	25%
Additional coverage for member-pay only:	
Loss of thumb:	Lesser of 10% of covered amount or \$1,000
AD&D Family Coverage	Member's Coverage Amount
Spouse (no children)	60%
Spouse (with children)	50%
Child (no spouse)	25%
Child (with spouse)	20%

Optional AD&D Endorsements

These endorsements do not affect premium, but will reduce reimbursements by varying amounts.

Loan Payment Protection

Can reduce or pay off the insured's credit union loan (not including credit card balances), up to \$10,000.

Seat Belt & Air Bag Benefits

If the insured is injured or dies when protected by a seat belt or air bag, the benefit is up to \$150,000.

Coverage Plus Benefits:

- Benefit to help pay for outpatient rehabilitation as a result of dismemberment.
- Monthly benefit if covered injury results in a comatose state.
- Lump sum if covered injury results in paraplegia, hemiplegia or quadriplegia.

Professional Pilot and Crew Member

Coverage is extended if loss occurs while the insured is flying as a professional pilot or crew member.

Military Pilot and Crew Member

Coverage is extended if loss occurs while the insured is flying as a military pilot or crew member.

Convenient Purchasing Channels

Our delivery channels enable your members to purchase AD&D coverage in the way that's most convenient for them:

Direct Mail

Our target marketing reaches the right members with the right offer at the right time.

By Phone

Our Call Center is staffed with highly qualified, licensed representatives to provide one-on-one help for your members.

Via the Internet

Through our Internet channel, Members Financial Network (MFN), your members have instant, 24/7 access to insurance information. They can even apply for additional AD&D coverage online.

Contact Us Today

To learn how our AD&D coverage can generate important non-interest income for your credit union, while providing your members with vital basic protection, contact your CUNA Mutual Account Team at **1-800-356-2644, extension 2067**, or visit us at **www.cunamutual.com**.

This product sheet provides a general overview. Refer to an actual certificate of insurance for complete definitions, exceptions or limitations.

THE POWER TO HELP CREDIT UNIONS COMPETE.®



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