



Accidental Death & Dismemberment Insurance Plan

Accidents do happen...

No one plans to have a serious accident, so when one happens the financial consequences can be devastating. Unintentional injuries are the 5th leading cause of death in our nation, according to the National Safety Council. (National Safety Council, Injury Facts, 2013 Edition)

The Minnesota Medical Association endorsed Accidental Death & Dismemberment Insurance Plan provides a benefit in the event that you or a family member is injured in a covered accident. This is world-wide, 24-hour-a-day protection and pays in addition to any other insurance!

The Low-Cost, Semi-Annual Rates for this Coverage:

Benefit amount	Member + Family plan	Member only
\$500,000	\$225.00	\$162.00
\$250,000	\$112.50	\$81.00

Rates **do not** increase with age. Rates shown are guaranteed until 1/1/2015.

If you enroll for Member+Family benefits, your plan automatically includes additional AD&D coverage for eligible spouses and dependent children. A covered loss incurred by an eligible spouse or dependent child will be paid at a level depending on the number of eligible dependents covered at that time, based on the following schedule:

Spouse and Dependent Children:

Spouse covered at 40% of Member's amount of AD&D insurance; Child (each) covered at 10% of Member's amount of AD&D insurance.

Spouse only:

Spouse covered at 50% of Member's amount of AD&D insurance.

Dependent Children only:

Child (each) covered at 15% of Member's amount of AD&D insurance.



MINNESOTA
MEDICAL
ASSOCIATION

Learn more about this program on the reverse side!

Benefits for Accidents

The MMA-endorsed AD&D Insurance Plan pays benefits for the following occurrences:

For the loss of:	% of benefit paid
Life	100%
Both hands, both feet or sight of both eyes	100%
One hand and one foot	100%
Speech and hearing in both ears	100%
One hand or one foot and sight of one eye	100%
One hand or one foot or sight of one eye	50%
Speech	50%
Quadriplegia	100%
Paraplegia	75%
Paralysis of three limbs	75%
Hemiplegia	50%
Hearing in both ears	50%
Thumb and index finger of same hand	25%
Paralysis of one limb	25%

Over 12 Additional Benefits & Services

For no additional cost, you receive additional benefits with this plan that include the following:

- Safe Driver
- Child Care
- Education
- Exposure & Disappearance
- Training
- Transportation
- Total & Permanent Disability
- Elder Care
- Coma
- Burn Disfigurement
- Rehabilitation
- And More...

(For complete description of all benefits & exclusions, please read the certificate of insurance.)

Termination

You may keep your Minnesota Medical Association-sponsored AD&D insurance coverage until age 75. When you reach age 65, benefits will reduce to 75%; at age 70 they will reduce to 50% of the original amount of coverage; your coverage will terminate at age 75. Coverage can be continued as long as the master policy remains in force and you pay your premium when due. Coverage for your dependents terminates when your coverage ends, you stop paying premiums, or they are no longer eligible due to change in age, dependency or marital status.

Exclusions

ReliaStar Life does not pay benefits for loss directly or indirectly caused by any of the following:

- An accident occurring before the Effective Date of the Group Policy.
- Suicide or intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning. Exception: Infection from a cut or wound caused by an accident.
- Any armed conflict, whether declared as war or not, involving any country or government.
- An accident which occurs while in the military service for any country or government.
- An accident which occurs when the insured person commits or attempts to commit a crime.
- Use of any drug, narcotic or hallucinogenic agent, unless prescribed by a doctor or taken as directed by a doctor or the manufacturer.
- The Insured person's intoxication. Intoxication means the individual's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

Voya™ Travel Assistance Services

You will also be covered under the Voya Travel Assistance program. When traveling more than 100 miles from home, you and your dependents receive four types of services: Pre-Trip Information, Emergency Personal Services, Medical Assistance Services, and Emergency Transportation Services.

Money-back guarantee. You risk nothing by applying now!

You can apply now with no risk. Just complete and return the attached Enrollment Form. If you are not completely satisfied when you receive your Certificate of Insurance, just notify us within 30 days and we'll refund any premium you've paid, provided no claims have been submitted or paid. No insurance will be in force, and you will be under no further obligation.



Any questions? Call Member Advantage at 612-378-1875

Insurance underwritten by ReliaStar Life Insurance Company, a member of the Voya™ family of companies. Travel Assistance Services are provided by Europ Assistance USA, Bethesda, MD 20814. ReliaStar Life Insurance Company is rated "A" (Excellent) by A.M. Best, an independent insurance rating agency. This is third out of 15 rating categories ranging from A++ to F based on a company's financial strength and ability to meet obligations to contract holders. Policy form HP010GP. This material is for summary purposes only. For a complete description of all benefits and exclusions, please read the Certificate of Insurance.

©2014 Voya Services Company. All rights reserved. LG 11904

170351 09/01/2014