

DEPENDENT SUPPLEMENTAL TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

When you purchase employee supplemental term life coverage, it includes an equal amount of accidental death and dismemberment (AD&D) coverage. You may elect supplemental term life and AD&D coverage for your spouse or eligible dependents. If your spouse or child(ren) are accidentally injured while covered under AD&D, you will be paid a benefit based on the nature of the loss. You may choose any of the options below as long as the insurance and/or AD&D amount does not exceed 50 percent of the amount selected by the colleague. If a spouse or child(ren) is also a colleague of Nebraska Medicine, they may not be added to your plan as a dependent. However, children can be covered by more than one colleague.

Benefits

	MINIMUM	MAXIMUM	
Spouse	\$10,000	\$250,000	Increments of \$10,000 Guarantee Issue—\$50,000
Child(ren) 14 days to 6 months	\$500	\$500	
Child(ren) six months to 26 years	\$5,000	\$10,000	

Supplemental Term Life and AD&D Costs

EMPLOYEE LIFE INSURANCE/AD&D	COST PER PAY PERIOD (DEPENDENT UPON AGE AND SALARY)
Spouse Life/AD&D Life and AD&D \$10,000—\$250,000	\$0.16 per thousand See Lawson for total cost calculation
Child Life/AD&D Life and AD&D \$5,000 Life and AD&D \$10,000	\$0.18 \$0.37

Please note that the premiums for this coverage must, by law, be paid with after tax dollars.

