Nebraska Medicine℠

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

Eligible colleagues may choose to purchase supplemental term life insurance in addition to the employer-provided basic life Insurance. When you purchase supplemental term life coverage on yourself, it includes an equal amount of Accidental Death & Dismemberment (AD&D) coverage.

Enrollment in supplemental term life insurance and AD&D is permitted when you are first eligible to participate or within 30 days of a qualified event. If the change is due to a qualified event, the Benefit Change Request form must be submitted to the Benefits department within the 30 days of the qualified event. A colleague may apply for supplemental term life and AD&D insurance any time during the plan year, but evidence of insurability (EOI) will be required. The amount of coverage will not change during the year unless the colleague's employment status changes or additional coverage is approved. Additional or increased coverage will begin the first of the month following the EOI approval.

You must choose supplemental term life and AD&D coverage for yourself in order to purchase coverage for dependents.
Amounts are available in addition to basic life amounts.

Benefits

Option 1	One times annual earnings* to a maximum of $600,000.
Option 2	Two times annual earnings* to a maximum of $600,000.
Option 3	Three times annual earnings* to a maximum of $600,000.
Guarantee Issue	$500,000 maximum amount of supplemental coverage that does not require additional proof of insurability when first eligible.
Living Benefits Option	If the covered colleague is diagnosed with a terminal medical condition, the colleague is eligible to receive an accelerated death benefit of 80 percent of their Supplemental Term Life amount to a maximum amount of $400,000.

*Earnings: Annual earnings excludes bonus, overtime pay or other special forms of compensation.

How to Choose supplemental term life insurance and AD&D

You should consider **how much your survivors would require immediately** if you died suddenly. You should also consider how much you would need to meet **longer term** commitments, such as a mortgage or college tuition.

You should consider **other sources of life insurance and other death benefits**. This could include savings, payments that would be made from retirement plan(s) and other life insurance policies.