



Summary of Benefits

Voluntary Accidental Death and Dismemberment Benefit Summary

Group ID:	00444666	Member Coverage Type:	Voluntary
Group Name:	LANG MASONRY CONTRACTORS INC.	Class:	ALL ELIGIBLE EMPLOYEES
Waiting Period:	1st of the month following 90 day(s)	As of Date:	10/16/2024

Coverage Information

Employee Volume Amount Minimum Amount of \$10,000 and Increments of \$10,000 to a maximum of \$300,000

\$10,000	\$110,000	\$210,000
\$20,000	\$120,000	\$220,000
\$30,000	\$130,000	\$230,000
\$40,000	\$140,000	\$240,000
\$50,000	\$150,000	\$250,000
\$60,000	\$160,000	\$260,000
\$70,000	\$170,000	\$270,000
\$80,000	\$180,000	\$280,000
\$90,000	\$190,000	\$290,000
\$100,000	\$200,000	\$300,000

Member Guaranteed Issues There is no guaranteed issue. All amounts are approved.

Cutbacks
35% at age 65
60% at age 70
75% at age 75
85% at age 80

Plan Information

When is my policy effective? Coverage is effective after you satisfy any waiting period required by your employer. Coverage will not begin until Guardian has approved any amount subject to medical underwriting.

Do I have to answer medical questions as part of purchasing insurance? If you enroll after the open enrollment period, you must answer some medical questions to help us assess your insurability.

Answering "yes" to any of the questions will not necessarily

prevent you from obtaining coverage.

Can I take the policy with me if I leave the company?	No
	No

Voluntary Accidental Death and Dismemberment and General Exclusions

We pay no Accidental Death and Dismemberment (AD&D) benefits for an insured where death or dismemberment occurs:

- As the result of a disease or a bodily infirmity
- By declared or undeclared war or act of war or armed aggression, or while a member of any armed force
- May vary by state
- Through intentional self-injury
- While driving without a valid driver's license
- While legally intoxicated
- While participating in civil disorder or committing a felony
- Traveling on any type of aircraft while having any duties on that aircraft
- While voluntarily using a non-prescription controlled substance

You must be working full-time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specific waiting period.

Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding one year; or (b) in an area under travel warning by the US Department of State. Subject to state specific variations.

Dependent coverage will not take effect if a dependent, other than a newborn is confined to a hospital or other health care facility, or is home confined, or is unable to perform the normal activities of someone of like age and sex (may vary by state).



This Benefit Summary is for illustrative purposes. Your benefits booklet will show exactly what is covered and/or excluded under your plan. If there is a discrepancy between this Benefit Summary and your benefit booklet, the benefit booklet prevails.

Definitions shown on this site are in summary form and are for general informational purposes. The terms of the insurance contract prevails.