

Plan Outline

DePaul Community Health Centers | Voluntary AD&D Insurance | New Orleans, LA

Eligible Associates	Active full-time associates who are budgeted and working a minimum of 30 hours per week.															
Eligibility Date	The first day of the month coincident with or immediately following date of hire.															
Eligible Dependent Age Limit	An Eligible Associate’s Child, who is an Eligible Dependent, may participate in the Plan until the date he or she attains age 26. Coverage will end at 12:00 a.m. on that date. See <i>Section 7</i> of the Ascension Life Insurance and AD&D Plans SPD for additional details on Eligible Dependents.															
Coverage Options	<p>You may choose one of the following supplemental AD&D coverage options:</p> <p>Associate Only: The Plan pays benefits to you if you suffer an Injury or to your beneficiary(ies) if you die in as a result of an accident.</p> <p>Family: The Plan pays benefits to:</p> <ul style="list-style-type: none"> • You, if you or a covered Eligible Dependent suffer(s) an Injury, • You, if a covered Eligible Dependent dies as a result of an accident, and/or • Your beneficiary(ies), if you die as a result of an accident. 															
Coverage Amount	<p>You may choose any amount of coverage from the following (\$4 million maximum, \$20,000 minimum):</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="padding: 5px;">1x annual Earnings</td> <td style="border-left: 1px solid black; padding: 5px;"></td> <td style="padding: 5px;">6x annual Earnings</td> </tr> <tr> <td style="padding: 5px;">2x annual Earnings</td> <td style="border-left: 1px solid black; padding: 5px;"></td> <td style="padding: 5px;">7x annual Earnings</td> </tr> <tr> <td style="padding: 5px;">3x annual Earnings</td> <td style="border-left: 1px solid black; padding: 5px;"></td> <td style="padding: 5px;">8x annual Earnings</td> </tr> <tr> <td style="padding: 5px;">4x annual Earnings</td> <td style="border-left: 1px solid black; padding: 5px;"></td> <td style="padding: 5px;">9x annual Earnings</td> </tr> <tr> <td style="padding: 5px;">5x annual Earnings</td> <td style="border-left: 1px solid black; padding: 5px;"></td> <td style="padding: 5px;">10x annual Earnings</td> </tr> </table> <p>If you elect family coverage, the coverage amount(s) will depend on how much coverage you elect for yourself (from the options above) and your family makeup, as follows:</p> <ul style="list-style-type: none"> • If your family includes only your Spouse, then the Spouse benefit will be 65% of your coverage, up to a maximum of \$1 million. • If your family includes only your Child(ren), then the Child(ren) benefit will be 25% of your coverage, up to a maximum of \$75,000 for each Child. • If your family includes your Spouse and Child(ren), then the Spouse benefit will be 55% of your coverage, up to a maximum of \$1 million, and the Child(ren) benefit will be 20% of your coverage, up to a maximum of \$75,000 for each Child. • When you and/or your Spouse attain(s) age 70, the amount of applicable coverage is reduced to 50% of the amount for which you and/or your Spouse would otherwise be insured. 	1x annual Earnings		6x annual Earnings	2x annual Earnings		7x annual Earnings	3x annual Earnings		8x annual Earnings	4x annual Earnings		9x annual Earnings	5x annual Earnings		10x annual Earnings
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3x annual Earnings		8x annual Earnings														
4x annual Earnings		9x annual Earnings														
5x annual Earnings		10x annual Earnings														
Your Cost for Coverage	You pay the full cost of coverage. See your enrollment materials for current rates.															

For more details about Ascension’s Life and AD&D Plans (“Plans”), review the SPD for the Plans or go online to [myAscension](#), select **Benefits eHandbook** on [myHR](#), and then click on **Disability and Life Insurance** at the top of the page.