



YOUR RENAISSANCE

Life and Accidental Death & Dismemberment

Your employer is now offering Voluntary Life and Accidental Death & Dismemberment (AD&D) insurance. You can purchase life and AD&D insurance to help provide protection for your loved ones, help maintain financial security, and help cover financial obligations in the event of death.



YOU ARE ELIGIBLE IF YOU:

- Are actively at work as defined in the group policy.
- Reside in the United States.
- Have completed your employment waiting period.

THE EFFECTIVE DATE OF YOUR COVERAGE WILL BE ONE OF THE FOLLOWING:

- **STANDARD APPLICANTS:** If you meet the set eligibility requirements and apply prior to the 31st day after you become eligible for coverage, the amount of insurance you select (up to the guaranteed issue amount) will become effective on your eligibility date.
- **LATE APPLICANTS:** Those who enroll more than 31 days after eligibility will become effective on the first day of the month following approval of your Evidence of Insurability by Renaissance.

If you are not in active employment on the day before the scheduled effective date of your Short term disability insurance, then the effective date of your STD insurance will be delayed until the day you return to work.

HOW DO I DETERMINE MY BENEFIT AMOUNT?

You can choose an amount within the predefined parameters of the plan. See summary for details.

WHAT IS A GUARANTEED ISSUE AMOUNT?

This is an amount of insurance you can elect without having to complete health questions (known as Evidence of Insurability) for approval from underwriting.

EVIDENCE OF INSURABILITY (EOI):

May be required under the following circumstances:

- If your application for coverage occurs more than 31 days after your initial date of eligibility.
- When your requested insurance amount is greater than the guaranteed issue amount.

WHAT HAPPENS AFTER I COMPLETE THE EVIDENCE OF INSURABILITY FORM?

After the form is sent to the address located on the EOI form, underwriting will review and notify you and your employer of their decision.

WHAT HAPPENS TO MY COVERAGE IF I TERMINATE EMPLOYMENT OR RETIRE?

If your life insurance is terminated or reduced you may convert all or part of the terminated insurance amount to an individual policy of permanent life insurance with guaranteed issue. Other options may be available.

WHAT IS AN ACCELERATED DEATH BENEFIT?

If you are determined to be terminally ill, you can apply to receive a percentage of your death benefit. The remaining balance of your death benefit is reduced by any amounts previously received by this benefit.

WHAT IF I BECOME DISABLED?

You may be eligible for premium waiver if your disability occurs prior to age 60. See your Certificate of Insurance for full details.



RENAISSANCE ACCIDENTAL DEATH & DISMEMBERMENT INCLUDES ADDITIONAL BENEFITS FOR:

- **SEAT BELT AND AIRBAG BENEFIT**
- **DEATH BENEFIT AMOUNT:** Equal to the amount of the Voluntary Group Term Life coverage if the covered person dies in an accident.
- **PARTIAL BENEFITS:** Benefits are available for dismemberment or loss of sight. The benefit is typically a percentage of the Voluntary Life amount.
- **ENHANCED BENEFITS MAY BE AVAILABLE, INCLUDING:** Coma, quadriplegia, paraplegia, hemiplegia, triplegia, uniplegia, repatriation, child care/qualified child education (if the covered employee dies in an accident), and spouse training (if covered employee dies in an accident).

LIFE + ACCIDENTAL DEATH & DISMEMBERMENT CLAIMS CAN BE SUBMITTED IN ONE OF THE FOLLOWING WAYS:

- **BY MAIL TO:**
Renaissance Life & Health
ATTN: Claims Department
2 Court Street, Suite 102
Binghamton, NY 13901
- **BY SECURE EMAIL:**
GroupClaims@RenaissanceFamily.com
- **BY FAX:**
607-773-2276

QUESTIONS ABOUT YOUR BENEFITS?

If you ever have questions about your Voluntary Life and AD&D coverage, refer to this brochure and to your Certificate of Insurance. You can also contact our Customer Service Department Monday-Friday 8 a.m. to 5 p.m. EST at **844-368-6485**.

AD&D Exclusions/Limitations: No payment will be made if either the accidental bodily injuries or the loss is caused or contributed to by any of the following: Bodily or mental infirmity; Disease or illness of any kind; Self-destruction or illness of any kind; War, if declared or not, an act of war or service in any military force of any country which is engaged in war; Doing police duty as a member of a military organization; Taking part in, or as a result of taking part in, commission of a felony or assault; Driving an automobile if, at the time of driving, you had a blood alcohol level greater than the legal limit; Basic use of any controlled substance. This exclusion will not apply if the controlled substance is prescribed for you by a Physician; Travel on any kind of aircraft, as a pilot or crew member. Travel on any kind of aircraft operated by or for the policyholder and/or associated Company as a passenger.



Renaissance
DENTAL • VISION • LIFE • DISABILITY

[RenaissanceBenefits.com](https://www.RenaissanceBenefits.com)

1) Society of American Actuaries, 1981 Disability Tables.

Underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN, and in New York by Renaissance Life & Health Insurance Company of New York, Binghamton, NY. Both companies can be reached at P.O. Box 1596, Indianapolis, IN 46206. Products might not be available in all states and jurisdictions.