

Voluntary Accidental Death & Dismemberment

This benefit does not require annual enrollment

The Voluntary Accidental Death and Dismemberment (AD&D) insurance plan is underwritten by A.C. Newman and Company on behalf of Gerber Life Insurance Company (Gerber). It can pay a benefit if you suffer a loss as the result of a covered accident while you are insured under the plan. It also pays a benefit if you suffer certain disabling injuries while covered.

The coverage is effective 24 hours a day, 365 days a year. It includes accidents on or off the job, while traveling by car, plane, train, boat or any other public or private form of transportation, including while flying in any aircraft that is owned or leased by or on behalf of the State of North Carolina as a passenger, pilot or crew member.

Pilots and crew members of the State — you are eligible for coverage while flying in any aircraft that is owned or leased by or on behalf of the State at the same low cost available to all other employees. Be sure to indicate that you are a pilot/crew member to take advantage of this coverage. This coverage is in addition to any other coverage you have under any other insurance policy.

The benefit amounts are shown below. **If you and your spouse are both eligible to elect this coverage as state agency, university or select community college employees, you both may elect to participate as employees, but only one may enroll for employee and family coverage.** The spouse who elects employee and family coverage will not have coverage for his or her spouse, only children. An employee may not be covered as both an employee and a dependent.

Monthly Cost and Principal Sum

The amount of insurance you purchase is called the Principal Sum. You may select one of the following Principal Sums for yourself:

Principal Sum	Cost for Employee Only	Cost for Employee & Family	Principal Sum	Cost for Employee Only	Cost for Employee & Family
\$50,000	\$0.96	\$1.50	\$200,000	\$3.80	\$6.00
\$75,000	\$1.42	\$2.26	\$250,000	\$4.76	\$7.50
\$100,000	\$1.90	\$3.00	\$300,000	\$5.70	\$9.00
\$125,000	\$2.38	\$3.74	\$350,000	\$6.64	\$10.50
\$150,000	\$2.86	\$4.50	\$400,000	\$7.60	\$12.00
\$175,000	\$3.32	\$5.26	\$500,000	\$9.50	\$15.00

Family Principal Sum

In addition to insurance for yourself, you can elect to purchase insurance for your spouse and unmarried dependent children (see *Eligible Dependents* page 32). If you elect family coverage, your family member's Principal Sum will be a percentage of your Principal Sum.

Family Members	Percentage of Your Benefit Payable
Spouse only	60%
Spouse and children	50% spouse; 10% each child
Children only	15% each child

Coverage

If you or one of your covered dependents suffers any one of the losses listed on the chart below, as the result of a covered accident, the loss will be deemed a covered loss and a benefit will be paid, based on the applicable Principal Sum. The maximum percentage paid for losses from any one accident is 100%.

Loss of	Percentage Principal Sum
Life	100%
Sight of Both Eyes	100%
Speech and Hearing of Both Ears	100%
Both Hands or Both Feet	100%
One Hand and One Foot	100%
Loss of Use of Four Limbs	100%
Loss of Use of Three Limbs	85%
Loss of Use of Two Limbs	75%
Loss of Use of One Limb	50%
Either Hand or Foot	50%
Sight of One Eye	50%
Speech or Hearing of Both Ears	50%
Hearing of One Ear	25%
Thumb and Index Finger of Same Hand	25%

Note: Loss of hand means complete, total and irrecoverable loss of use of a hand at or above the wrist. Loss of foot means complete, total and irrecoverable loss of use of a foot at or above the ankle joint. Loss of sight is defined as complete, total and irrecoverable loss to the sight of an eye. Loss of thumb and index finger is defined as complete, total and irrecoverable loss of thumb and index finger at or above the knuckles. Loss of speech or hearing is defined as complete, total and irrecoverable loss of speech or hearing.

Underwritten by A.C. Newman & Company on behalf of Gerber Life Insurance Company

The information in this guide is in abbreviated form only. It is provided to give you a general understanding of your Gerber insurance coverage but it is subject to verification by Gerber. Your actual coverage and amounts are subject to all the terms, limitations and exclusions in your Gerber Certificate of Coverage. If the information in this guide differs from the group insurance policy held by your employer or plan administrator, the terms of that group insurance policy will govern.

Coverage After Age 70

If you are actively at work at age 70 and beyond, the percentage of the amount payable declines as follows:

Age	Percentage of Full Benefit
70 – 74	65%
75 – 79	45%
80 – 84	30%
85 and older	15%

Additional Benefits

If insured under the plan, the following benefits are available to you as part of your Voluntary Accidental Death and Dismemberment coverage. For more information, please visit www.ncflex.org and view the Voluntary AD&D certificate.

- Enhancement for Children*
- Surgical Reattachment Benefit
- Coma Benefit
- Accidental HIV Benefit
- Critical Burn/Permanent Disfigurement Benefit
- Rehabilitation Benefit*
- Therapeutic Counseling Benefit*
- Adaptive Home & Vehicle Benefit*
- Accidental In-Hospital Indemnity Benefit*
- Custodial Care Benefit*
- Seat Belt Benefit*
- Air Bag Benefit*
- Criminal Assault Benefit*
- Common Disaster Benefit*
- Funeral Expense Benefit*
- Survivor's Benefit*
- College Education Benefit*
- Spouse Training Benefit*
- Child Care Center Benefit*
- Conversion Benefit
- Portability of Insurance
- Disability Waiver of Premium
- Worldwide Emergency Travel Assistance Services (extends to enrolled family members; see page 29 for detailed description)

Eligible Dependents

Unmarried dependent children include your stepchildren, adopted children, foster children or any other children related by blood or marriage who are under age 26, reside with you and depend on you for support and maintenance. Unmarried dependent children also include children of any age who depend on you for support and maintenance due to having a mental or physical handicap (see certificate for complete definition).

What is Excluded from Coverage

We will not pay a claim for a loss that is contributed to by, caused by or resulting from:

- suicide or self-inflicted injury; whether sane or not (in Missouri, while sane);
- bacterial infection, except those that occur with a cut or wound at the time of accident;
- any kind of disease;
- medical or surgical treatment (except surgical treatment required by the accident);
- war or any act of war occurring in your country of domicile, the United States, Iraq or Afghanistan;
- injury sustained while riding as a pilot or crew member of any aircraft, except State pilots and crew members flying aboard State-owned aircraft;
- injury sustained while in any of the armed forces (land, sea or air) of any country or international authority except while on temporary domestic National Guard or Reserve duty for less than 30 days;
- voluntarily taking any drug, chemical or controlled substance, unless taken as prescribed by a licensed physician;
- committing or attempting to commit a felony;
- operating any vehicle with a blood alcohol level greater than the legal limit; or
- being intoxicated or under the influence of any narcotic unless administered on the advice of a physician.

*Additional benefits apply only if there has been a covered loss as shown on page 31.