



# Accidental Death & Dismemberment (AD&D) — Optional Rider —

## Optional Coverage

You can add \$40,000 of Accidental Death and Dismemberment (AD&D) to your USBA-sponsored Group Life coverage for \$2.00 per month. This optional coverage is available to Members, Spouses and Associate Members. (Children must be age 18-22 to qualify for Associate Membership.)

Note: An Associate Member is an eligible spouse or unmarried child age 18-22 of someone who is qualified for USBA Membership.

## Benefit

Here are the key details about AD&D benefits:

- Total coverage is payable for accidental loss of life, the loss of both hands or feet, the sight of both eyes, or any two of the preceding.
- Half the coverage amount (\$20,000) is payable for the loss of one hand or foot or the sight of one eye.
- The loss must be the direct result of a covered accident that occurs while coverage is in force and within 90 days of the accident.
- Loss of a hand or foot means severance at or above the wrist or ankle.
- Loss of sight means total and permanent loss.
- No more than \$40,000 will be paid for all losses from any one accident.

### AD&D Exclusions:

AD&D benefits are not provided for losses due to air travel, unless the insured is riding solely as a passenger. Other exclusions include losses due to war; insurrection; riot; terrorist activity; commission of a felony or assault; illegal use of drugs, hallucinogens, etc.; use of alcohol; sickness or disease or its medical or surgical treatment; intentionally self-inflicted injuries; or suicide.

AD&D benefits may not be denied due to suicide if insane, unless it can be shown that the insured intended to commit suicide at the time coverage was requested. AD&D coverage ends on June 1st following the insured's 66th birthday or earlier if the insured ceases to be insured under a USBA Group Life Policy.

Note: This material is not intended for use with residents of New Mexico with respect to AD&D Insurance.

If you have questions about adding the USBA AD&D coverage rider to your USBA Term or Whole Life policy, contact a USBA Product Specialist at 877-297-9235 M-F 9am to 4:00pm Central time.



## The Group Insurance Policyholder

USBA is a not-for-profit association that provides a family of life insurance and other products and services to military personnel, Federal employees, National Guard and Reserve members, Veterans and their families with the highest ethical standards of conduct and service.

## How to Contact USBA

Let us help you find an answer to your question. Please call or email a USBA Product Specialist. If it's outside our hours of business, we will get back with you the next business day.

- Phone: 877-297-9235 Monday through Friday, 9:00 a.m. to 4:00 p.m. Central time
- Email: [webmaster@usba.com](mailto:webmaster@usba.com)
- Social Media: (click to follow)



New York Life Insurance Company  
51 Madison Avenue  
New York, NY 10010  
On policy form GMR

## The Company Behind the Policy

All USBA Group life insurance policies are underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 on Policy Form GMR. New York Life has received the highest financial strength ratings currently awarded to any U.S. life insurer by Standard & Poor's (AA+); A.M. Best (A++); Moody's (Aaa); and Fitch (AAA). Source: Individual Third-Party Ratings Reports as of 10/18/22.

This information is only a brief description of the principal provisions and features of the Policy. The complete terms and conditions are set forth in the group policy G-5393-0/2 issued by New York Life Insurance Company to the Uniformed Services Benefit Association. When you become insured, you will be sent a Certificate of Insurance summarizing your benefits under the Policy.

### **Arkansas Residents**

Arkansas Agent Insurance License Number is 347836.

### **California Residents**

California Agent Insurance License Number is 0G58528.

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