



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.)

Benefit

The full coverage amount of \$40,000 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 coverage ends on the June 1 following the insured's 66th birthday or earlier if the insured ceases to be insured under a USBA-sponsored Group Life Plan.

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.

If you have questions about adding the USBA AD&D coverage rider to your USBA Term or Whole life plan, contact a USBA Product Specialist at [877-297-9235](tel:877-297-9235) M-F 8am to 4:30pm Central time.



The Group Plans Policyholder

USBA is a not-for-profit association that provides a family of affordable 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 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, 8:00 a.m. to 4:30 p.m. Central time
- Email: webmaster@usba.com
- Social Media: (click to follow)



The Company Behind the Plan

All USBA Group life insurance plans 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 9/12/19.

This information is only a brief description of the principal provisions and features of the Plan. 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 Plan.

Arkansas Residents

Arkansas Agent Insurance License Number is 347836.

California Residents

California Agent Insurance License Number is 0G58528.