



GROUP VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT CERTIFICATE SUMMARY

This summary describes the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. The capitalization of a term not normally capitalized according to standard punctuation rules indicates a word or phrase that is a defined term in the Certificate. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on December 3, 2024.

POLICY INFORMATION

Policyholder: SterlingRisk

Policy Effective Date: December 1, 2010

Policy Number: GMAD-402K

Class(es): All Eligible Employees

Policy Anniversary: January 1

Group Number: G000402K

ELIGIBILITY

You (the Employee) must be performing the normal duties of Your regular job for the Policyholder on a regular and continuous basis 30 or more hours each week to be eligible for insurance.

An Employee who is not eligible for insurance under the Policy on the Policy effective date, or an Employee who is hired after the Policy effective date, becomes eligible for insurance under the Policy on the day following completion of an Eligibility Waiting Period of 30 days.

WHEN INSURANCE BEGINS

An eligible Employee will become insured on the first day of the month that coincides with or follows the day the Employee becomes eligible, subject to certain conditions (as described in the When Insurance Begins provision in the Certificate).

An eligible Dependent will become insured on the latest of the day the Employee becomes insured, the Employee acquires the eligible Dependent, or the Employee submits a Written Request to enroll the Dependent for insurance (if required), subject to certain conditions (as described in the When Dependent Insurance Begins provision in the Certificate).

Additional eligibility conditions apply as described in the Certificate.

BENEFIT AMOUNT(S)

Insurance for You (The Employee)

You may elect to be insured for an amount of accidental death and dismemberment (AD&D) insurance from \$10,000 to \$500,000, in increments of \$10,000. In no event shall Your amount of AD&D insurance exceed 5 times Your Annual Salary.

If You have questions regarding the amount of Your insurance, You may contact the Policyholder.

Insurance for Your Dependent(s)

You may elect to have Your Dependent spouse insured for an amount of accidental death and dismemberment (AD&D) insurance from \$5,000 to \$150,000, in increments of \$5,000, provided the amount elected does not exceed 50% of Your amount of accidental death and dismemberment (AD&D) insurance.

You may elect to have Your eligible Dependent child(ren) insured for an amount of accidental death and dismemberment (AD&D) insurance from \$10,000 to \$10,000, in increments of \$10,000, provided the amount elected does not exceed 50% of Your amount of accidental death and dismemberment (AD&D) insurance. Each eligible Dependent child must have the same amount of insurance.

If You have questions regarding the amount of insurance for Your Dependent(s), You may contact the Policyholder.

Benefit Reduction(s)

As You grow older, the amount of AD&D insurance for You will be reduced according to the following schedule:

At the Age of:	The Current Amount of Insurance Will Reduce by:
65.....	35.00%
70.....	25.00%
75.....	15.00%

FEATURE(S)

Additional Accidental Death and Dismemberment (AD&D) Benefit(s)

In addition to basic AD&D benefits, You are protected by the following benefit(s):

- Paralysis
- Airbag
- Common Carrier
- Seat Belt

Continuation of Insurance for Layoff or Leave

You may be able to continue insurance for You and/or Your Dependent(s) from the day You cease to be Actively Working, subject to certain conditions.

Portability

In the event Your insurance under the Policy ends, You have the right to continue insurance for You and Your Dependent(s), subject to certain conditions.

EXCLUSION(S)

Several exclusions apply to the accidental death and dismemberment (AD&D) benefits as described in the Certificate.