EMPLOYEE BENEFITS SUMMARY | **50031270**
BEND CHAMBER OF COMMERCE

FOR ALL ELIGIBLE EMPLOYEES COVERED BY BCOC MEDICAL PLANS ADMINISTERED BY MODA HEALTH PLAN

ACCIDENTAL DEATH & DISMEMBERMENT	**EMPLOYER CONTRIBUTION: 100%**

AMOUNT OF COVERAGE: Pays a benefit of $25,000 without evidence of insurability.

Benefits reduce, based on your age, to 65% at age 65, to 50% at age 70, and terminate when you are no longer eligible or your retirement, whichever occurs first.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) is payable, if within 365 days of a covered accident, you suffer loss of life or dismemberment. AD&D provides protection for losses occurring on or off the job.

ACCIDENTAL DEATH & DISMEMBERMENT ALSO INCLUDES THE FOLLOWING:

- Coma Benefit
- Exposure & Disappearance Benefit
- Repatriation Benefit
- Safety Equipment Benefit
- Total Loss of Use Benefit

Life & Disability Notices

If you are not actively at work on the date your insurance or any increase in insurance is scheduled to take effect, the coverage or increase in coverage will take effect on the day you return to active work. This benefit summary provides a very brief description of USAble Life's insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. USAble Life's policies set forth the rights and obligations of covered persons and USAble Life. Please be aware that certain participation requirements, limitations, or exclusions may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for coverage, you will be furnished with a certificate of insurance. Please read your insurance documents carefully.

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