



Optional Accidental Death & Dismemberment (AD&D) Insurance

- 24 hour coverage
- You can enroll between the ages of 18 to 64
- Coverage to age 70 as long as you enroll prior to age 65
- Beneficiary is Estate unless Beneficiary Designation is signed & original submitted

What makes this benefit so special?

- Loss of Use included.
- Plan is portable, regardless of your future affiliation with CUPE Local 4600-2, as long as you continue to pay premiums.
- Premiums are deducted by semester, whether you have a contract or not.

Benefit Schedule:

Insured amount paid for Loss of:	Life	Both Hands or Both Feet
	Sight in Both Eyes	One Hand & One Foot
	Quadriplegia	One Hand & One Eye
	Paraplegia	One Foot & One Eye
	Hemiplegia	
Partial benefits are paid for Loss of:	Sight in One Eye	One Hand or One Foot
	One Arm or One Leg	
	Speech & Hearing in Both Ears or One Ear	
	Thumb & Index Finger of One Hand	
	Four Fingers of Either Hand	
	All Toes of One Foot	
Additional benefits also apply for	Repatriation	Day Care
	Rehabilitation	Education
	Home & Vehicle Modification	

Coverage is subject to exclusions.

Choice of Coverage Levels:

Insured Amount	Premium per Semester	
	Single	Family
\$100,000	\$ 48.00	\$ 62.40
\$200,000	\$ 96.00	\$124.80
\$300,000	\$144.00	\$187.20

Want to know more? Contact us at enrol@canben.com or call us at 416-488-7755 ext. 229, and ask about AD&D for CUPE 4600-2 Members. Visit the CUPE 4600-2 website for enrollment form.

AD&D is insured by Chubb, and administered by Canadian Benefits Consulting Group.