

Clearwater

Optional AD&D Benefit Summary

1. **Coverage for Employee Only:** An employee may purchase any amount of insurance in multiple of \$10,000 up to a maximum of \$250,000.
2. **Coverage for Employee and Family:** An employee may purchase any amount of insurance in multiple of \$10,000 up to a maximum of \$250,000. Coverage extends to the spouse/dependent child of the employee as follows:
 - If there are no eligible dependent children, the spouse will be insured for an amount equal to 50% of the employee's benefit.
 - If there are eligible dependent children, the spouse will be insured for an amount equal to 40% of the employee's benefit and each dependent child will be insured for an amount equal to 15% of the employee's benefit.
 - If there is no spouse, each eligible dependent child will be insured for an amount equal to 20% of the employee's benefit.