

Accidental Death & Dismemberment (AD&D) Management

Benefits

- Accidental Death & Dismemberment
- Paralysis
- Day Care Benefit
- Emergency Medical Evacuation Benefit
- Repatriation of Remains
- AIG Assist

Eligibility

You are eligible to enroll in this plan if you are full-time, transitional, provisional, or a part-time Management employee. Coverage is effective on your first day of work.

Cost

The cost for this plan is based on the coverage option you choose and is paid with before-tax dollars.

Coverage Options

- Option I - All full-time, regular Management, non-union employees of NYPA.
- Option II – Spouses and Eligible Dependent Children.

Option I: Employee Only Plan

Benefit Amounts/Principal Sums

- \$50,000
- \$100,000
- \$250,000
- \$400,000

Option II: Family Plan

Under this plan, the eligible Employee selects the amount of Principal Sum desired under Option I. The eligible spouse and dependent children are covered as follows:

If there is a spouse and eligible children covered:

- Spouse Benefit: 50% of the Employee Principal Sum
- Child Benefit: 15% of the Employee Principal Sum

If there is no spouse:

- Child Benefit: 20% of the Employee Principal Sum

If there are no children:

- Spouse Benefit: 60% of the Employee Principal Sum

For questions regarding benefits, contact HR Services at HR.Services@nypa.gov or 914-287-3114.

Exclusions

This Policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

- Suicide or any attempt at suicide or intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury.
- Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured Person is: riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or
- Performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or
- Riding as a passenger in an aircraft owned, leased or operated by the Policyholder or the Insured Person's employer;
- Declared or undeclared war, or any act of declared or undeclared war; or full-time active duty in the armed forces of any country or international authority, except the National Guard or organized reserve corps duty (unearned premium will be returned if the Insured Person enters military service); or
- The Insured Person being under the influence of drugs or intoxicants, unless taken under the advice of a Physician; or
- The Insured Person's commission of or attempt to commit a felony.

Accidental Death, Dismemberment and Paralysis Benefit

If injury to the Insured Person results, within 365 days of the date of the accident which caused the Injury, in any one of the losses specified below, the Company will pay the percentage of the Principal Sum shown below:

Table of Losses For Loss of:	% of Principal Sum
Life	100%
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and the Sight of One Eye	100%
One Foot and the Sight of One Eye	100%
Speech and Hearing in Both Ears	100%

Table of Losses For Loss of:	% of Principal Sum
One Hand or One Foot	50%
The Sight of One Eye	50%
Speech or Hearing in Both Ears	50%
Thumb and Index Finger of the Same Hand	25%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%

"Loss" as used above with reference to:

- Hand or foot means complete severance through or above the wrist or ankle joint;
- Sight of an eye means total and irrecoverable loss of the entire sight in that eye;
- Speech means total and irrecoverable loss of the ability to speak;
- Hearing means total and irrecoverable loss of the ability to hear;
- Thumb and index finger means complete severance through or above the metacarpophalangeal joint of both digits;



- Quadriplegia means complete and irreversible paralysis of both upper and lower limbs;
- Paraplegia means complete and irreversible paralysis of both lower limbs;
- Hemiplegia means complete and irreversible paralysis of upper and lower limbs of one side of the body;
- Limb means entire arm or entire leg.

If more than one loss is sustained by any one Insured Person as a result of the same accident, only one amount, the largest, shall be paid.