

## Accident

AdvisorHR Culinary



Effective date: July 1, 2019

Off-the-job accident for all members	
Benefits payable	
Injury	Benefit
Burn	Up to \$5,000
Coma	\$15,000
Concussion	\$500
Dental injury	\$500
Dislocation	Up to \$7,500
Eye injury with surgical repair	\$500
Fracture	Up to \$10,000
Injuries not specifically listed	\$100
Internal injury	\$1,500
Knee cartilage injury with surgical repair	\$1,500
Ruptured disc with surgical repair	\$1,500
Tendon / ligament / rotator cuff injury with surgical repair	\$1,500
Accidental Death and Dismemberment (AD&D)	
Employee	\$25,000
Spouse	\$12,500
Children	\$6,250
Covered loss	% of Benefit
Loss of life; loss of both hands or both feet or one hand and foot; quadriplegia; loss of speech and hearing in both ears; or loss of sight in both eyes	100%
Loss of one hand or foot; paraplegia; hemiplegia; loss of use of one hand and foot or both hands or feet; or loss of speech, hearing in both ears, or sight in one eye	50%
Loss of thumb and index finger on the same hand; loss of use of one arm, leg, hand or foot; or loss of hearing in one ear	25%
Common carrier	200%
Seat belt/airbag	25%
Repatriation	Up to 10%

Insurance issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392

GP61989-01 | 03/2018 | Proposal number: 05201910026-2 | Today's date: 05/20/2019 | SIC code: 8742

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### Additional benefits

<b>Wellness</b>	Employees or spouses who have a covered wellness test performed may be eligible for a \$50 benefit. This benefit is payable once per calendar year.
<b>Portability</b>	If employees cease to meet the definition of an employee, they may be eligible to continue insurance for themselves and their covered dependents. To continue insurance, the employee must have been insured 12 consecutive months and be less than age 70. Ported insurance will terminate on May 1 following the employee's 70th birthday.

### Highlights

<b>Participation</b>	10% or 5 lives, whichever is greater.
<b>Eligibility</b>	<p><b>Employee:</b> Eligible employees include all active, full-time employees living in the United States (except part-time, seasonal, temporary or contract employees) who work at least 30 hours per week. Employees must be enrolled with coverage before it can be offered to their dependents.</p> <p><b>Dependent:</b> Eligible dependents include the employee's spouse and children. Additional eligibility requirements may apply.</p>
<b>Limitations</b>	<p><b>ACCIDENT INSURANCE PROVIDES LIMITED BENEFITS.</b></p> <p>Benefits will not be paid for an injury resulting from willful self-injury or self-destruction / an auto-erotic activity / war or act of war / participation in certain criminal activities / duty as a member of a military organization / injuries diagnosed outside of the United States unless confirmed by a physician in the United States / the use of any drug not prescribed by a physician or not used in a manner consistent with a prescription / deliberate use of poison, gas, fumes, or household items / intoxication / sickness, disease, treatment of disease, or complications following the surgical treatment of disease / participation in certain activities such as flying, ballooning, parachuting, parasailing, bungee jumping or other aeronautic activities / riding in any vehicle in a race, stunt show or speed test / any dental injury from biting or chewing / participating in any semi-professional or professional competitive athletic activity / any injury to a child received during child birth / injury arising from employment.</p>
<b>Exclusions</b>	No benefits will be paid for any injury incurred while residing outside the United States for more than six months / incurred while incarcerated in any type of penal or detention facility / for which proof is submitted by a physician who is part of the covered person's immediate family.