

# ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PREMIUMS – 2026

You may purchase AD&D coverage for yourself in increments of \$10,000. You may purchase coverage up to five times your annual base pay, or \$500,000, whichever is less.

- If you choose AD&D coverage for yourself, you also may choose coverage up to the same amount for your spouse, in increments of \$5,000.
- If you choose AD&D coverage for yourself, you also may choose coverage up to \$10,000 for your children, in increments of \$2,000.

COVERAGE OPTIONS AND PER-PAY-PERIOD PREMIUMS			
	Employee coverage	Spouse	Child
Increments	\$10,000	\$5,000	\$2,000
Maximum	Up to 5x base pay or \$500,000, whichever is less	Up to employee's amount	\$10,000
Premium per pay period	\$0.09 per \$10,000 coverage	\$0.05 per \$5,000 coverage	\$0.01 per \$2,000 coverage

BENEFIT REDUCTION	
age	reduces to
65-69	65% of original benefit
70-74	45% of original benefit
75-79	30% of original benefit
80 and older	20% of original benefit

