



TREA Accidental Death & Dismemberment Insurance Plan

Enrolling is easy!

When accidents happen...

While you read over this important brochure, accidents will have killed one person every five minutes.* The statistics on fatal accidents are unpleasant and nothing can really prepare your family should a debilitating or fatal accident happen to you. While no amount of money will ever compensate for a loss, the valuable benefits of Accidental Death and Dismemberment Insurance can help lessen an already stressful time.

*National Safety Council's 2007 Accident Facts



Protect yourself with the TREA AD&D Insurance Plan

If an accident happens to you, are you and your family prepared for the expenses of rehabilitation...of getting by without your financial contribution? What if an accident left you paralyzed or blind...and in need of costly rehabilitation and home recovery?

Is your family prepared? Now, TREA offers Members a plan of protection at economical group rates – TREA AD&D Insurance Plan. This comprehensive Plan guards against the overwhelming financial burden a disabling or fatal injury could cause you and your family. You may not know when an accident will strike, but you can still help protect your entire family from its financial effects.

- 1) Simply fill out the Enrollment Form as indicated, making sure to sign your name and date.
- 2) Be sure to check the proper box to designate the plan and the amount of coverage you want.
- 3) Mail your completed form along with your first premium payment, payable to **TREA Insurance Plans**, in the enclosed postage-paid reply envelope, or mail to:

TREA Insurance Plans
P.O. Box 153046
Irving, TX 75015-3046

- 4) Your coverage will be effective on the first of the month following receipt of your completed form and premium payment.

Do you have a question? Please call toll-free:

1-800-808-4514

Marketed & Administered by:
National Employee Benefit Companies, Inc. (NEBCO)
Irving, Texas 75015

Underwritten by:
Hartford Life Insurance Company
Simsbury, CT 06089

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May not be available in all states.

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"It won't happen to me!"

You may not want to believe it, but statistics prove accidents can happen to anyone – even you. Whether you're on a Sunday drive, walking down your street, flying on your vacation, swimming, or even cooking a meal in your own kitchen, you are at risk of a sudden, life-altering accident. In fact, according to the National Safety Council's 2007 Accident Facts, accidents are the leading cause of death for people between the ages of 1 and 41 and accidents are the fifth leading cause of death in this country. That's why it is so important that you take precautions now – before an accident strikes – so you are prepared for the effects that may follow.

"I have life insurance!"

AD&D protection can be an integral part of your overall security. Unlike life insurance, it protects you and your family against the expenses that can occur when covered accidents rob you of the use of your limbs...your sight...even the loss of your life. Life insurance, no matter how much you carry, will give you no protection against life-altering injuries arising out of a covered accident.

"Am I eligible?"

As an active Member of TREA, you are eligible. And you can also get coverage for your Spouse (unless legally separated) and dependent, unmarried children up to age 21, or 23 if a full-time student. What's more, your acceptance is guaranteed!

"Will my coverage ever be terminated?"

Your AD&D coverage is renewable for life! It will continue as long as you remain an active Member of TREA, pay your premiums on time and the Master Group Policy remains in effect. Your dependent's coverage, as long as they meet the definition of dependent and your coverage remains in force, will also remain in effect.

"Are there any added features of the Plan?"

This important protection comes with many added features when you opt to receive family coverage:

Additional Seat Belt Benefit

If you, your covered spouse or dependent children, suffer a covered loss while a passenger or driver in a private automobile with your seat belt properly fastened (as verified by the police report), this benefit will pay an additional 10% of the Principal Sum of the benefit, up to \$25,000. No benefit is payable for a driver who was intoxicated or under the influence of drugs, unless the drugs were being taken as prescribed by a physician at the time of the accident.

Important Repatriation Benefit

Fatal accidents can occur anywhere... including outside a person's state of residence. In the event that this happens to a covered member of your family, this benefit will pay an additional 2% of the Principal Sum, up to \$5,000, to bring the deceased back to his/her home.

Your acceptance is guaranteed!

The Retired Enlisted Association

“What benefits will this Plan pay me in case of an accident?”	
<i>When an accident results in the loss of:</i>	<i>You’ll receive the following benefit amount:</i>
Life	Principal Sum
One hand and one foot	Principal Sum
Both hands or the sight of both eyes	Principal Sum
Either hand or foot and the sight of one eye	Principal Sum
Speech and hearing	Principal Sum
Movement of both upper and lower limbs (Quadriplegic)	Principal Sum
Movement of both lower limbs (Paraplegic)	Three-fourths the Principal Sum
Movement of both limbs on one side of the body (Hemiplegic)	One-half the Principal Sum
Either hand or foot	One-half the Principal Sum
Speech or hearing	One-half the Principal Sum
Sight of one eye	One-half the Principal Sum
Thumb and index finger of the same hand	One-fourth the Principal Sum

Unique Education Benefit

When a covered Member dies as a result of an accident, covered Children will receive a special tuition reimbursement benefit of up to \$5,000. This benefit will be paid directly to each covered child (or his or her legal guardian) who is enrolled or becomes enrolled as a full-time student in an accredited institute of higher learning beyond the 12th grade. It will be paid each year the student qualifies after the covered accident occurs, for a maximum of four years; if the initial expense is incurred within 365 days of the loss. If no insured children qualify, a lump sum of 2% of your death benefit will be paid.

The Plan will also pay an education benefit to your covered Spouse equal to the lesser of: 2% of your Principal Sum; or the expenses incurred from Occupational Training; or \$5,000. Your Spouse must have enrolled in an Occupational Training Program for the purpose of earning independent income.

Satisfaction Guaranteed!

TREA guarantees your satisfaction! TREA firmly believes that the TREA AD&D Insurance Plan is the best Accidental Death and Dismemberment Plan available for its members. If you are not satisfied for any reason, simply return the Certificate of Insurance within 30 days, marked “Cancel,” and any payments you have made will be promptly returned in full minus any claims paid.

“What is ‘family coverage?’”

Family coverage is coverage for Members, their Spouses, and dependent Children. When you choose to receive family coverage, your Spouse will be insured for an amount equal to 50% of the insured Member’s Principal Sum. Each dependent Child is insured for 10% of the insured Member’s Principal Sum. If there are no dependent Children, the Spouse’s benefit increases to 60% of the Principal Sum of the Member’s benefit. For example, if you – the Member – choose coverage of \$100,000 in Accidental Death and Dismemberment benefits, under Family Coverage, your Spouse will receive a maximum benefit of \$50,000 (or \$60,000 if there are no dependent Children). Your dependent Children receive coverage for \$10,000 each. If there is no Spouse, the Children’s coverage increases to \$15,000.

“What are the limitations and exclusions?”*

This policy does not cover any loss resulting from: 1. intentionally self-inflicted injury; suicide or attempted suicide, whether sane or insane (in Missouri, while sane); 2. war or act of war, whether declared or undeclared; 3. injury sustained while full-time in the armed forces of any country or international authority except while: a) as a reservist on active duty for training for a period of up to 2 months; or b) as an active military person, except while on duty or under military order; 4. injury sustained while riding On any aircraft except a Civil or Public Aircraft, or Military Transport Aircraft; 5. injury sustained while riding On any aircraft: a) as a pilot, crewmember or student pilot; b) as a flight instructor or examiner; or c) if it is owned, operated or leased by or on behalf of the Policyholder, or any employer or organization whose eligible persons are covered under this policy; 6. injury sustained while voluntarily taking drugs which federal law prohibits dispensing without a prescription, including sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless the drug is taken as prescribed or administered by a licensed physician.

**All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life Insurance Company detail exclusions, limitations, reductions of benefits and terms under which the policies may be continued in force or discontinued.*



Injury means bodily injury resulting directly from accident and independently of all other causes which occurs while the Covered Person is covered under this policy. Loss resulting from: a) sickness or disease, except a pus-forming infection which occurs through an accidental wound; or b) medical or surgical treatment of a sickness or disease; is not considered as resulting from injury. **Loss** means with regard to: a) hands and feet, actual severance through or above wrist or ankle joints; b) sight, speech or hearing, entire and irrecoverable loss thereof; c) thumb and index finger, actual severance through or above the metacarpophalangeal joints; d) movement of limbs, complete and irreversible paralysis of such limbs.

“How much does it cost?”

This important protection is available at the following economical rates, payable twice a year:

Semi-Annual Rates		
Coverage	Member Only	Member and Family
\$ 50,000 Plan	\$18.00	\$ 26.00
\$100,000 Plan	\$36.00	\$ 52.00
\$150,000 Plan	\$54.00	\$ 78.00
\$200,000 Plan	\$72.00	\$104.00
\$250,000 Plan	\$90.00	\$130.00

Rates and/or benefits may be changed on a class basis.

Accidental Death and Dismemberment Reduction on and after Age 70:

On the Premium Due Date on or next following the Insured Person’s attainment of ages 70, 75, 80, and 85, Insured Person’s amount of Principal Sum will reduce. The reduced amount will be determined by multiplying the Amount of Principal Sum shown in the Schedule and applicable to the Insured Person by the percentage shown below for his or her attained age:

Insured Person’s Age:	Percentage of Principal Sum
Age 70 - 74	65%
Age 75 - 79	45%
Age 80 - 84	30%
Age 85 or over	15%

Insured Persons age 70 or over will not be eligible for a Principal Sum Amount that is more than the Percentage of Principal Sum shown above for his or her attained age. All reductions in Principal Sum are subject to a minimum of \$25,000.